Understanding the Recession’s Effect on Women: Tools for Empowerment

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Working Partnerships USA
with the Office of Women’s Advocacy
June 2004

The Cardea Project
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Who is Cardea?

The goddess of thresholds and door hinges, personifying the comings and goings of family daily life. She is the hinge of the turning seasons, Cardea is the sweeping winds of change.

Opener of every door in the future
Closer of every door in the past
“and the world moved on its hinges at her command”

What is the Cardea Project?

Working Partnerships USA began a project with the Santa Clara County Office of Women’s Advocacy (OWA) in 2003 to hone in on the needs of women in our county at this time and tailor policy and program recommendations to our local population.

Our goals:
1. To inform Silicon Valley residents of the recession’s effects on low-income women;
2. To highlight businesses which provide quality employment for women in typically low-wage jobs and secure business support of policies mitigating the recession’s effect on women;
3. To capture the experiences of Silicon Valley women that have not been noted in the literature by performing a survey in multiple languages in communities throughout the county;
4. To redefine low-income women more accurately than the unrealistically low poverty levels and uncover the true extent to which women currently fail to have their needs met; and
5. To hold a summit to act on recommendations and form broad alliances to carry out solutions to the problems highlighted in a project report.
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Introduction

Long-term unemployment. Falling wages. Offshoring. Budget cuts. Silicon Valley has been hammered by the effects of a recession which are not disappearing with time.

While this crisis affects a broad spectrum of our community, certain sectors of the population are more vulnerable to the recession than others. This report focuses on understanding how the devastating economic situation and persistent downturn in Santa Clara County are provoking a crisis for low-income and working women. The recession has intensified the historic and structural inequities that women face; it is crucial that we understand how and why women are impacted by the economic crisis if we are to attempt to cushion the severity of those impacts.

Our work builds on a large foundation of analytical work concerning women, sexism, and economics, including publications by the Institute for Women’s Policy Research, the California Budget Project, the Women’s Foundation, Equal Rights Association, Collaborative Economics, and many state and local legislators. In addition, the Santa Clara County Office of Women’s Advocacy together with Women of Silicon Valley has devoted significant resources to publicizing the priorities of women and girls locally and bringing together community leaders to define and address these priorities, crystallized in the report Women and Girls 2000 and Beyond.

Understanding the Recession’s Effect on Women builds on the existing literature in two ways. First, it examines differences between men and women, while previous analysis has focused solely on women’s experiences. Second, it examines the experiences of women and of men during a particular time period. Thus, this gender analysis addresses the question—why are women affected differently and more severely than men during economic crises? Answering this question will paint a picture of what these differences are and how they arise and will help point us toward solutions that mitigate disparities as well as women’s vulnerability during a downturn.

The analysis centers on the economic experience of low-income and working women at a specific time and place – the 2001 recession and its aftermath in Santa Clara County, California. The fallout of the recession in Santa Clara has included declining employment, stagnant wages, falling public revenue, and persistent rising costs. As the epicenter of the high-tech crash, Santa Clara continues to feel the crisis more acutely than most of the country. Out of 163 counties nationwide, Santa Clara County lost more jobs than any other between March 2002 and March 2003. As of March 2004, another 20,100 jobs had evaporated.1

Given the crisis experienced by thousands of people across our county, why are we focused on the differences between men and women? How does the loss of funding affect women in particular? What does a “gender analysis” contribute to solving these problems?

In general, three aspects of disparity constitute the underlying targets of a gender analysis. First, social roles and expectations are different for men and women, with traditional “women’s work” – such
as teaching – and “women’s issues” – such as domestic violence – devalued compared to traditionally masculine jobs and issues. Thus, teachers are not paid commensurate with other professionals, even though educating our children is important to our entire society; and domestic violence is often seen as a private, individual problem rather than an issue of public concern.

Second, because of a bias against women, we find inequity between men and women in the same situation. The most commonly visible example is different pay for the same job, often rationalized by the mistaken notion that women are not the primary financial supporters of their families.

Third, the combination of devaluing women’s roles and increasing gender bias exacerbates the disparity between men and women, causing greater negative outcomes. The result has been a “feminization” of poverty—a growing trend in which more women than men fail to earn enough to make ends meet.

It is especially important to realize that the high cost of living in the county means that “low-income” women are not just those below the poverty line; a single mother might earn $50,000 per year or more and still not have enough for adequate housing, food, transportation, childcare, college savings and other necessities. Truly assessing the needs of working families thus relies in part on reforming the definition of low income. This change is necessary because official measurements of poverty tend to grossly underestimate the number of women failing to make ends meet. As a result, women are excluded from family support programs because they are not officially “poor”, even though they do not earn nearly enough to provide a decent standard of living for themselves and their families.

In Santa Clara County, the high cost of living makes this problem especially acute; tens of thousands of women who cannot make ends meet are shut out of public assistance. This report and future research connect this problem by relying on the concept of a self-sufficiency income, a more accurate measure of the basic cost of living. Our project will paint a picture of the families in need who earn below a self-sufficiency wage in Santa Clara County.

Gender analysis can help build alliances among issue-specific institutions by demonstrating the connections between these issues in the lives of low-income women. For example, engaging affordable housing advocates around the importance of high wage jobs for low income women, or analyzing the effect of reduced access to training and health care for women served by domestic violence advocacy groups can be a powerful result of such an analysis.

The Cardea Project specifically addresses the following questions as part of a gender analysis of low-income and working women in Santa Clara County during the recession and its aftermath: How does the recession, as defined below, disproportionately impact women? How does the resulting reduction in jobs and loss of funding for services affect women more severely? How do low eligibility levels for services make the situation more difficult, and impact women more severely than men? How is the situation for women in our county different from women in other counties? How are women of color, immigrant women, older women, and lesbian women affected in distinct ways? The following section details the framework for addressing these questions.

How the report is organized

The first section of Understanding the Recession’s Effect on Women sets out the aspects of the economic downturn integral to this study: job loss and unemployment, accompanied by cuts to support services upon which many women rely. In general, women are doubly impacted by budget cuts, both as service providers who may see their jobs eliminated, and as clients who face losing vital services. For working and low-income women who are already in more precarious economic situations than men, the current cuts to services and ensuing reduction of eligibility for support programs are truly fright-
ening. Women’s high unemployment rates and low wages may well be compounded by the elimination of jobs and undermining of job quality in the public sector, one of the few majority-female industries in which women can earn decent compensation and benefits.

The second section—representing the bulk of the report—analyzes how these aspects of the downturn affect women more severely than men. This section will first present economic trends, including employment, wages, unionization, health care coverage, welfare, and poverty, and discusses the possible effects when these dynamics are combined. Second, the section will examine aspects of women’s lives that lie outside of employment and income, but are nevertheless made more challenging by the recession and budget cuts. Among these are child-rearing, access to affordable housing, training and education, domestic violence, and incarceration. Third, the section will demonstrate how all of these trends can be combined to analyze the recession’s effects on selected demographic groups of women. The experiences of senior women and of immigrant women show how additional socioeconomic factors interact with gender. The report concludes by outlining a serious barrier to any local, current gender analysis: the lack of data on women’s economic experiences.
The recent recession lasted only a short period of time, according to conventional economic indicators. However, the period following the recession has been very different from previous recoveries, with many sectors of our society excluded from the benefits of renewed growth. In every recession since the Great Depression, jobs have come back within 31 months after the recession began – until now. The latest recession began 34 months ago and officially ended in November 2001, but the 2.4 million jobs lost have not been recovered. While GDP growth was solid in the third and fourth quarters of 2003, real wages for workers remained stagnant. American working families have seen little benefit from the “jobless recovery”.

Locally, the effects of the recession can be seen in massive job loss and high unemployment. After ongoing growth of high-tech jobs from 1990-2000, Santa Clara County lost an estimated 87,000 jobs from 2000-2003. Poverty rates in the county also rose from 2000-2002, from 4.6% to 5.6%. The economy’s recent growth and apparent fall in unemployment is based on the low employment numbers generated by the downturn. In 2003, 929,957 county residents were employed, a drastic change from the 1,013,134 jobs the county enjoyed in 2000. As a consequence, some people may be giving up on the job search and dropping out of the labor force, along with some unemployed workers who may be leaving the county for greener pastures. Despite the national economic recovery, Santa Clara lost more jobs between March 2003 and March 2004 than anywhere else in the nation except Detroit and Boston, and our percentage job loss was higher than in any other large metropolitan region except Detroit.

Loss of jobs and declines in both retail and business sales have contributed to a huge shortfall in public revenue. The resulting drops in incomes, consumption and sales have placed a major strain on state and local budgets. Given California’s current political environment that discourages tax increases to close the gap caused by reduced revenues, budget cuts and bonds have been used as the predominant remedy in 2003 and 2004. Current and proposed future budget cuts are noted below.

**State Budget**: State spending has fallen by 23% since 2001 due to the decline in tax revenue. Major cuts made in the past three years include reductions in K-12 education and child care and increases in student fees for higher education.

- The state currently faces a $15 billion budget gap. Governor Schwarzenegger’s revised 2004-2005 budget proposal includes the following cuts:
  - $3 billion less than K-12 education is entitled to under existing allocation formulas
  - $1.3 billion in cuts to local governments
  - $1.1 billion in roads
  - $500 million from state employees contract renegotiations
  - $1 billion from higher education
  - $190 million in corrections

Programs on the chopping block that are of particular importance to women include CalWORKs, child care, Medi-Cal, and home care for the elderly.
Deep Budget Cuts Target Women and Families

The ability of the safety net to support women through recession and job loss has been crippled by declining public sector revenues. Current proposals to balance the state budget put most of the burden on low-income and moderate-income families by cutting health care, public education, CalWORKs, and other social programs. Also, the state has captured local revenues while shifting burdens to the county, which in turn must cut services to low-income and working families. Just at the time that families’ need for support programs is growing, the capacity to respond to that need is being reduced or eliminated.

In particular, the Governor’s 2004-5 budget cuts have a severe and disproportionate effect on women. Health care reductions in programs predominantly benefiting women include breast and cervical cancer programs,* adult day health care services, low cost health insurance for mothers and infants,** and wage assistance for nursing home workers. Social service cuts affect both recipients and providers, the majority of whom are women: CalWORKs participants and food stamp recipients, of whom 80% are women (90% in Santa Clara County), will suffer as benefits decrease and work requirements and childcare fees increase. Increasing the percent that families pay for child care from 8%-10% would result in an increase in monthly child care costs for families already experiencing extreme poverty.

California government has historically had a smaller public workforce than most states in the nation. Throughout the past decade, California has ranked 49th or 50th among the 50 states in the number of state government employees per capita. Despite the low ratio of public employees to population, current budget cuts and government re-structuring propose to further reduce costs of employing the government workforce, which is composed of a majority of female employees at the state and the local levels. In addition, current budget proposals recommend a reduction of $857.8 million in state employee compensation for the state’s 176,000 employees.

Cuts that result in reduced income or job loss for state and county workers affect women in two ways. First, women are more likely to work in sectors that will experience job cuts. At a national level, women are more likely than men to be employed by local (63%) and state (52%) governments. Women also predominate in specific occupations on the chopping block. In-home caregivers (IHSS) (77% women) and childcare providers (almost exclusively women) will lose their jobs or see their earnings reduced.

Second, people receiving child care subsidies while transitioning off of welfare and clients of IHSS workers are more likely to be women. In California, 67% of IHSS clients in California are women. Alternatively, one department with a predominantly male workforce, the Department of Corrections, is facing much smaller cuts. In 1999, of the 31,000 members of the Correctional Officers Union, 19% were female and 81% were male.

* Budget proposes increasing the county share of costs for the Early and Periodic Screening, Diagnosis, and Treatment Program from 10% to 20% for a savings of $12.6 million
** Budget cuts propose a $750,000 reduction in AIM low cost health insurance, serving 5,000 uninsured pregnant women and their children.
and disabled (IHSS).

More critical, however, will be the budget process over the next year. Many of the tough decisions have been pushed off, while others rely on the willingness of vulnerable constituents to swallow steep cuts this year for the promise of minor increases in the future. In the critical area of health services, Governor Schwarzenegger plans to seek a federal waiver to simplify Medi-Cal eligibility guidelines, require co-payments for services and create a multi-tiered premium structure. The combination of borrowing, promised future increases and a lack of revenue foreshadow a greater budget battle and a higher number of casualties for 2005-2006.

County Budget: Throughout California, several billion dollars in local government funding has been cut or taken away through various mechanisms; the 2004-2005 state budget includes an additional $1.3 billion in cost shifts to local governments. The county of Santa Clara has had to reduce its budget by $500 million since 2003, and is considering freezing an additional $50 million in revenue to prepare for additional state budget cuts. In 2003 the County responded to this shortfall in 2003 by cutting over 800 jobs and enacting new programs or policies only if they have revenue streams or are mandated; proposals to deal with this year’s cuts include additional reduction in staffing and services combined with parcel tax increases.

The post recession period presents a challenging environment for discussing policy and program solutions to county residents facing cuts in services and increases in need. However, it also presents opportunities to identify new sources of revenue and generate support by giving voice to the broad spectrum of people suffering at the hands of service cuts and increased unemployment.

Given the severity of the fiscal crisis faced by the public sector, we cannot assume that the problems of high unemployment and low wage jobs with no benefits can be mitigated solely by increases in public services. In the normal pattern of policy responses to a recession, a shift of economic respon-
Self-sufficiency and poverty

Female-headed households are more likely than any other household types to have inadequate income to meet their basic needs, with woman-of-color-headed households facing particular hardship. The problem is exacerbated in Santa Clara County, where the high cost of living means a large proportion of women do not earn enough to maintain a basic standard of living, yet are above the income cutoffs for support programs.

Many women in Santa Clara County, especially single mothers, do not earn enough income to support themselves and their families at the minimum sustainable standard of living (the “self-sufficiency standard”). Women are disproportionately low-income both because they tend to earn less and because they have higher expenses due to their role in caring for children, elders and other family members.

The “self-sufficiency standard,” developed by the National Economic Development and Law Center, is an income level calculated to provide for an adequate standard of living in a given region, based on family composition and on the cost of basic needs in a region, including food, housing, transportation, childcare, and so forth. It is set at a level which allows a family to meet their basic needs without outside support, but with no money for dining out or entertainment, nor for savings, investment, major purchases or emergencies. In 2000, one out of four families in Santa Clara County (24%) had incomes below the county’s self-sufficiency standard. In the same year, an estimated 20% of Bay Area households had incomes below the self-sufficiency standard, making Santa Clara County somewhat worse off that the rest of the region, even during the height of the region. (Statewide, 30% of households did not make enough to be self-sufficient.) Since then, the recession and climbing unemployment and underemployment have undoubtedly pushed even more households below self-sufficiency.

Women are strongly affected by inadequate income levels, both because they are more likely to be in low-paying jobs or to lack a stable income, and because they are more likely to be raising children alone. In Santa Clara County, 39% of single female heads of household fell below the self-sufficiency standard in 2000 – meaning that nearly two out of every five woman heads of household, with or without children, could not earn enough to support themselves and their families. By comparison, 18% of married-couple households and 25% of male-headed households were below self-sufficiency.

Because of the expense of supporting and raising children, families of all types find it harder to make ends meet if they include children under 18. But single mothers have a much harder time of it than do single fathers or couples. Forty-five percent of single female-headed households with children in Santa Clara County had incomes below self-sufficiency in 2000, nearly double the proportion of all households with inadequate incomes. By comparison, 21% of married-couple households with kids...
and 34% of single male-headed households with kids fell below self-sufficiency. 27

Households headed by single Latina women with children had the highest level of income inadequacy statewide, with 80% below self-sufficiency. Asian and Pacific Islander female-headed households with children were also quite high, at 58% below self-sufficiency.28

**During the recession, poverty rates have increased nationwide and in California. Female-headed families are three times as likely to be below the poverty line. Even when they are in the same socioeconomic situation, women remain more likely than men to be in poverty.**

As will be discussed further below, the federal poverty standard is a less accurate measure of income adequacy than the self-sufficiency standard. But since most official data collection uses the federal poverty standard, the following section analyzes changes in this official measure of poverty during the recession. Note that in virtually all cases, the number of families below self-sufficiency would be much higher than the number below poverty.

The number and percentage of Americans in poverty increased in the recession years of 2001 and 2002, after falling for seven consecutive years. The proportion of people in poverty nationwide has grown from 11.3% in 2000 to 12.1% in 2002.29 In California between 2000 and 2002, the poverty rate increased from 12.7% to 13.4%.30 In Santa Clara County, the poverty rate for adults increased significantly from 5.3% to 7.2%. The number of single-female-headed households in poverty in the county jumped by 40%, from 7,515 households in 2000 to 10,677 in 2002 (although due to small sample size this change is not statistically significant.)31

Women remain especially susceptible to poverty. 26.5% of families nationwide headed by a single female fell below the poverty line in 2002, compared to 12.1% of single male-headed households and 5.3% of married-couple households. Among individuals not in families, 22.9% of women and 17.7% of men were below poverty. Work does not eliminate poverty for single mothers (although families with workers do have lower poverty rates); even among people in working single-female-headed households, 21.1% remained below the poverty line.32

Lower educational levels, greater likelihood of being a single parent, lower employment levels, and a greater chance of being elderly all contribute to women's lower poverty levels. But even when all these factors are accounted for, women are still more likely to be poor than men. In 2002 nationwide, working women were 36% more likely to be below poverty than working men. Women with a high school diploma were 43% more likely to be below poverty than equivalent men; women with some college, 49% more likely; and women with a 4-year degree, 25% more likely. Women age 65 and above were 61% more likely than elderly men to be in poverty. And single female parents were 103% more likely to be in poverty than single male parents. These disparities indicate that deep and pervasive gender discrimination underlies women's poorer economic circumstances. 33

**Federal poverty standards, along with income eligibility standards for most means-tested programs, do not take into account the true cost of living. This leaves many women and their families stranded as their incomes fall below the cost of living, but above the poverty line. The recession exacerbates this problem as incomes fall while budget cuts shrink eligibility for support programs.**

Social programs such as Medi-Cal, CalWORKs, food stamps, and others are intended to support families whose income is not sufficient to pay for basic needs. But many programs are based on outdated income standards such as the federal poverty level — standards which fail to calculate the current prices of basic necessities other than food and do not take into account regional variation in cost of living.

Because Santa Clara has one of the highest costs of living in the country, relatively few households fall below the official poverty line, even though a
quarter of all households cannot make enough to reach self-sufficiency. In 2000, just 6.1% of Santa Clara households were below poverty – leaving nearly a fifth of all households (18%) below the self-sufficiency standard yet above the poverty line, and thus ineligible for many work supports and safety net programs. Many more women heads of households fell into this category: 27% of single female-headed households, 17% of single male-headed households, and 15% of married-couple households were below self-sufficiency yet above the poverty line. 34

Charts 1-3 compare income cutoffs for various family support programs to the minimum income required for a family to reach self-sufficiency, examining three common types of families: a single adult, a parent with two children, and two parents with two children. (Charts are for general comparison only and should not be used to determine an individual's eligibility for any program.) As can be seen, nearly all means-tested programs exhibit a gap between the income limits for the program and the income that a woman needs to support herself and her family sustainably. For example, a family whose income is only 75% of the self-sufficiency standard would be ineligible for most support programs, except for Section 8 housing (which has a years-long waiting list) and Healthy Kids (a Santa Clara County health insurance program explicitly designed to cover uninsured children who fall between the cracks). This creates a huge hole in the safety net into which many women and their families may fall.

Even when women and families who are fortunate enough to qualify for a program, the benefits for most programs are much too low to keep a Santa Clara County household out of poverty. Charts C4-C6 show the percentage of the county self-sufficiency income provided by various cash aid and related programs, for a family receiving the maximum allowable benefit (many clients, of course, receive less than the maximum). None of the programs provides a self-sufficiency income for even a single adult. To a limited extent, a family can combine...
| Program Eligibility Cutoffs as Percent of Self-Sufficiency, Santa Clara County |
|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
| Eligibility Cutoff* | % of self-sufficiency standard for single adult ($2,718/ month) | ... for one adult with two school-age children ($4,503/ month) | ... for two adults with two school-age children ($4,968 /month) |
| Federal Poverty Guidelines | One person: $9,310/year Three people: $15,670 Four people: $18,850 | 29% | 29% | 32% |
| CalWORKs | Maximum Aid payment Level: One person: $349/month, or up to $1,108 with earned income Three people: $704 / $1,613 Four people: $839 / $1,883 | 13% (with no disregards) | 16% (with no disregards) | 17% (with no disregards) |
| Food Stamps | 130% FPL | 36% | 37% | 40% |
| Medi-Cal | 100% FPL (various exemptions) | 29% | 29% | 32% |
| Healthy Families | 250% FPL (children only) | N/A | 73% | 79% |
| Healthy Kids | 300% FPL (children only) | N/A | 87% | 95% |
| Supplemental Security Income (SSI/SSP) | $1,655/month for single aged person living independently (must be 65+, blind, or disabled) | 61% | N/A | N/A |
| Cash Assistance Program for Immigrants (CAPI) | Same as SSI, but ineligible for SSI due to immigration status | 61% | N/A | N/A |
| Refugee Cash Assistance (RCA/ECA) | Same as CalWORKs; for childless refugee adults or couples in first 8 months in the U.S. | 16% (with no disregards) | N/A | N/A |
| General Assistance | One person: $328/month Couple: $440 | 12% | N/A | N/A |
| Section 8 | One person: $37,150 VLI ($22,300 ELI) Three people: $47,750 ($28,650) Four people: $53,050 ($31,850) (However, waiting list has been closed since Jan. 1999) | 114% VLI 68% ELI | 88% VLI 47% ELI | 89% VLI 53% ELI |

*Table is for general comparison only and should not be used to determine an individual's eligibility for any program.*

* Many programs have additional limitations on resources or assets, net income after allowable deductions or other eligibility restrictions; except where noted, only gross income limits are shown here. In addition, most programs reduce benefits as earnings increase, so a recipient with an income near the eligibility limit will receive only a small payment, not the maximum benefit.
income from support programs with non-cash aid and from work or other sources, but even this does not allow a family to achieve the income needed to have a sustainable life in Silicon Valley.\textsuperscript{35}

**Recommendations and Best Practices**

- **Adoption of the self-sufficiency standard**
  
  Rather than the federal poverty standard or similar methods, which are clearly inadequate for Santa Clara County in 2004, the self-sufficiency standard can be used as a benchmark to measure the success of programs in helping families meet their needs. For example, programs like CalWORKs and WIA aim to help clients obtain employment, but too often the jobs they find are so low-paying that the client remains unable to adequately support her family. In this situation, the self-sufficiency standard can be used as a benchmark for jobs or for training programs leading to employment. CalWORKs offices in San Francisco and Philadelphia are pilot training and education programs based on this concept.

  The gap between poverty and self-sufficiency standard can also be addressed by expanding support programs to fill this gap, especially for clients who are trying to transition off of cash aid and into work, but whose income from work is not enough to enable them to reach self-sufficiency. Food stamps, child care assistance, and transportation subsidies are among the supports whose expansion could help low-income working parents make ends meet.

- **Easy-to-access information for clients on program eligibility**
  
  The system of public and private assistance programs, eligibility levels, and application procedures is exceedingly complex, and navigating it can be a challenge for many families. The Tri-County Workforce Council in Seattle is piloting a one-stop web site, http://csirxs.com/tricounty/, where users can measure their income and expenses against the

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**Self-sufficiency and poverty**
self-sufficiency standard and receive personalized information on what programs they may be eligible for. The service, available in three languages, allows users to calculate the self-sufficiency income their family and find out what programs they may be eligible for, including child care, housing, health care, food and transportation.

Santa Clara County already offers a one-stop resource guide for parents with contact information for all available services, available as a printed booklet or at http://www.sccgov.org/scc/assets/docs/362277 parentresourcecoverfr.pdf. Development of an interactive calculator modeled after Seattle’s would be a useful addition.

- **Resources for policy reform**

  Developing and advocating for reforms to family support programs can be difficult because these programs are governed by a complex mix of federal, state and local regulations. Santa Clara County’s Board of Supervisors publishes an annual legislative agenda update which assists constituents in understanding where the ability to change policy exists at the local level, and where the Board is making recommendations to the state or the federal government. In consequence, local organizations are better able to focus their recommendations on local policy and to unite with the Board to present coordinated support of policies at the state and federal level that help meet the needs of low-income women. It also provides a way for local organizations to measure whether their priorities are well-represented by the county’s legislative position. The 2003 legislative agenda is available at http://www.sccgov.org/scc/assets/docs/617232003_legislative_policies.pdf, and the draft 2004 agenda is at http://www.sccgov.org/scc/assets/docs/569357TMPKeyboard200690311.pdf.

*Master Plan to End Poverty in California:* Assemblywoman Lieber and Senator Alarcón are co-chairing a legislative committee to develop a Master Plan to end poverty in California.
Unemployment

Rising unemployment impacts women more severely than in previous recessions, exacerbated by an unemployment insurance system that favors male workers in traditional jobs.

In past recessions, women have experienced less severe unemployment than men, because men have been concentrated in industries that lose large numbers of jobs in a recession, while women have been employed in industries that are less affected. But in the wake of the most recent economic downturn, these patterns are changing – especially in Santa Clara County.

Unemployment in Santa Clara County has been extremely high throughout the downturn, much worse than in the state or the nation, and remains high even though we are nominally in recovery. Women in the county have been hit at least as hard as men (if not harder) by the lack of jobs.

Although the nation’s economy is now officially in recovery, this growth is creating few, if any, new jobs. The situation is even worse in Silicon Valley, where job loss continues to grow: in 2003, the unemployment rate was 6% for the United States, 6.7% for California, and 9.9% for Santa Clara County. This is doubly shocking for the county because just four years ago, our unemployment rate was among the lowest in the state. Despite the heralded recovery, the county has continued to lose jobs. Santa Clara lost more jobs between March 2003 and March 2004 than anywhere else in the nation save Detroit and Boston, and our percentage job loss was higher than in any other large metropolitan region except Detroit.

Even the high unemployment numbers do not tell the whole story. Many more households in Santa Clara County have gone through the hardship of a job loss, only to find another (often lower-quality) job, leave the county, or drop out of the workforce altogether. One in five workers on the county experienced a layoff during the beginning of the recession. From January 1999 through December 2001, 19% of women and 20% of men in Santa Clara County were laid off or lost a job due to a company

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\(^a\) In 2000, county unemployment was at a low of 2.4% while state unemployment was at 4.9%.

\(^b\) As of April 2004, 813,600 people were employed in Santa Clara County, down from 815,000 in March 2004 and 824,900 in April 2003.
closing or moving ("displaced workers"). During this period both men and women were nearly twice as likely to be displaced in Santa Clara County as in the state as a whole. By contrast, from January 1997 through December 1999, only 8% of women and 9% of men in the county experienced layoffs.\textsuperscript{40} 

In Santa Clara County, women’s unemployment rate has been as high as or higher than men’s since the recession began.\textsuperscript{41} This contrasts with the U.S. as a whole, where the unemployment rate for women in the recession has been somewhat lower than that for men.\textsuperscript{42}

Low-income workers, the majority of whom are women, have lost even more jobs than the general population and are finding it harder to obtain new work. The national unemployment rate for low-income single mothers has grown much more than the overall jobless rate during the recession, topping 12% in 2002, compared with 5% for white men.\textsuperscript{43} This trend is reflected in Santa Clara County, where the proportion of predominantly female CalWORKs recipients with jobs fell from 38% in 1999-2000 to 22% in 2003.\textsuperscript{44}

The effects of joblessness on a woman extend beyond the period when she is unemployed; joblessness causes family hardships and can damage career prospects for years to come. A woman who goes through a period of unemployment is two-thirds more likely to experience material hardship, such as eviction, inadequate food, going without medical attention, or loss of utilities – even if she eventually finds another job.\textsuperscript{45} Once a family loses utilities and/or housing, the lack of a stable address or telephone number makes it extremely difficult to apply for most jobs.

\textbf{Some workers are dropping out of the labor force or moving away as job prospects in the county continue to decline.}

The county’s unemployment rate has climbed from an annual average of just 2.4% in 2000 to 9.9% in 2003.\textsuperscript{b} Unemployment in the county fell somewhat in late 2003 and early 2004, but this drop did not result from renewed job creation; on the contrary, employment continues to fall. The number of people employed in the county has decreased every year since 2000 and is still declining. In 2003, 929,957 county residents were employed, less than in 2002 (when employment was at 947,045), and far fewer than the 1,013,134 jobs the county enjoyed in 2000. Thus, both the number of unemployed workers and the number of employed workers declined.\textsuperscript{46,47,48} This means that some people are giving up on the job search and dropping out of the labor force; unemployed workers may also be leaving the county for greener pastures.\textsuperscript{c} The county’s popularity as a place of residence is declining: from April 1, 2000 to July 1, 2002, Santa Clara County’s population growth was 50th out of the 58 counties in California, causing it to fall from the 5th most populous county to the 6th.\textsuperscript{49,50,51}

Some workers use their time out of the labor force to further their education, learning new skills that will put them in a better position to find a job when the economy picks up. However, women have less opportunity than men to take this route. Statewide, women who were out of the labor force in Jan. 2002 were only half as likely as men to give “in school” as their reason for not working or looking for work, and were five times as likely as men to say they were busy “taking care of house or family.”\textsuperscript{d} This may indicate that men who have left the labor force are generally able to use the time to improve their skills and education (and hence their future employment prospects), but women are much less able to do so due to family responsibilities.\textsuperscript{52}

\textsuperscript{a} In 2003, the national unemployment rate for women 16 and over was 5.7%, while for men it was 6.3%. 2002 rates were 5.6% and 5.9% respectively. Prior to the recession, the national unemployment rate was somewhat higher for women than for men.

\textsuperscript{b} The annual unemployment rate has increased each year, from 2.4% in 2000 to 6.7% in 2001, 8.7% in 2002, and 9.9% in 2003.

\textsuperscript{c} Interestingly, the proportion of women who are out of the labor force has not increased substantially during the recession, in either the county or the state.

\textsuperscript{d} Just over one-third of women not in the labor force gave “in school” as their reason, and over half said they were “taking care of house or family.” By contrast, roughly three-quarters of men gave “in school” as their reason and less than 10% gave “taking care of house or family.”
Long-term unemployment has more than doubled during the recession. Women in California are much more likely than men to exhaust their unemployment benefits; this disparity is magnified in the county.

For both women and men in California, long-term unemployment has become a serious problem in the current downturn. Between 2000 and 2002, the number of long-term unemployed in the state more than doubled, reaching 235,000 people in 2002. As of April 2004, one quarter of all unemployed workers in the state had been looking for work for six months or more — the highest rate of long-term unemployment since the recession began, and double the rate in April 2000. Long-term unemployment has hit women significantly harder than during the previous recession. Women face particular challenges when they are out of work for a long period, because they are much more likely than men to run out of unemployment benefits before they can find another job (assuming they receive benefits in the first place). In California, 39% of women receiving unemployment exhausted their benefits in 2002, compared to 26% of men. This trend is exacerbated in Santa Clara County, where women are roughly three times as likely as men to exhaust their jobless benefits before they can find another job (assuming they receive benefits in the first place). In California, 39% of women receiving unemployment exhausted their benefits in 2002, compared to 26% of men. This trend is exacerbated in Santa Clara County, where women are roughly three times as likely as men to exhaust their jobless benefits before they can find another job (assuming they receive benefits in the first place). In California, 39% of women receiving unemployment exhausted their benefits in 2002, compared to 26% of men. This trend is exacerbated in Santa Clara County, where women are roughly three times as likely as men to exhaust their jobless benefits before they can find another job (assuming they receive benefits in the first place). In California, 39% of women receiving unemployment exhausted their benefits in 2002, compared to 26% of men. This trend is exacerbated in Santa Clara County, where women are roughly three times as likely as men to exhaust their jobless benefits before they can find another job (assuming they receive benefits in the first place). In California, 39% of women receiving unemployment exhausted their benefits in 2002, compared to 26% of men. This trend is exacerbated in Santa Clara County, where women are roughly three times as likely as men to exhaust their jobless benefits before they can find another job (assuming they receive benefits in the first place).

Women in single-parent households are the most likely to run out of benefits statewide, and in married couples, women are more likely than men to exhaust their benefits. This may occur because women’s responsibility for children or other family members prevents them from devoting the necessary time to a job search — particularly if they can no longer pay for childcare. Nationwide, women who are unemployed and looking for work are much more likely to have children at home than employed women.

The U.S. unemployment system was originally designed to support “male breadwinners” and is inadequate for the needs of working women today. California has reformed its system to better serve women and families, but women are still less likely than men to receive unemployment insurance. Although women workers are equally likely to be unemployed, the unemployment insurance system still favors men. Our nation’s unemployment insurance system was originally designed for the “male breadwinner” model of work. This model assumed that those needing unemployment assistance were male heads of household who had a wife to take care of the house and children (and thus had few responsibilities outside of work) and who had worked at a permanent, full-time job before becoming unemployed. But most working women, as well as many men, do not fit into this model.

As a result, working women in the U.S. tend to be less likely to qualify for unemployment insurance and more likely to receive lower payments than men due to lower wage levels, shorter or interrupted work histories, frequent part-time or contingent work, inability to remain “able and available” to work while caring for children, and the need to leave work for family reasons such as domestic violence and children’s illness. This is especially the case in tight economic times like now.

California has reformed its unemployment insurance system to rectify some of these inequalities, although the rules still put working women at a disadvantage. The state has enacted several unemployment insurance provisions designed to better support women and families. The state accepts numerous family-related reasons as “good cause” for leaving a job, including illness, disability, or care of a sick family member, child care conflicts, domestic violence, and domestic violence.

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1 Long-term unemployment for males nationwide was essentially the same in 2003 as in 1992 – 18.6% vs. 18.5% respectively. But for women, it grew from 15.2% in 1992 to 18.2% in 2003.
2 50.1% of unemployment insurance recipients in California had exhausted their benefits in the second quarter of 2003. This is the highest recorded rate in the state since 1940.
3 A 1990 Dept. of Labor study found that women nationwide were also more likely than men to exhaust their unemployment benefits.
violence, sexual harassment, following a relocating spouse, and pregnancy. It has adopted regulations making it easier for part-time workers to qualify (including both individuals with a past history of part-time work, and those who must restrict their job search to part-time positions). And a temporary disability insurance fund (SDI) provides benefits for temporarily disabled workers, including women unable to work due to pregnancy and childbirth. These provisions have paid off. Whereas nationally, unemployed women are 13% to 15% less likely than men to receive unemployment benefits, in California the gender gap is only half this size, with women 7.5% less likely than men to receive jobless benefits. Additional reforms could help to close the remaining gap.

The majority of unemployed Californians, especially low-income and contingent workers, do not receive unemployment benefits.

Both women and men in California, especially low-income workers, still suffer from an inadequate unemployment insurance system. Only 44.0% of unemployed women and 47.5% of men receive unemployment compensation; by comparison, in 1974-75 three-quarters of all unemployed American workers received unemployment benefits. Broad unemployment insurance eligibility reform is thus badly needed to support the majority of workers during the current downturn.

Recommendations and Best Practices

While California has made progress in reforming its unemployment system, the state has yet to adopt several key provisions that would include more women who have transitioned off welfare and other low-income workers. As a result, unemployed women are still 7.5% less likely than men to receive unemployment insurance.

- Increase benefit payments

Until 2002, when State Senate Bill 40 raised unemployment insurance recipients' payable benefits, California had one of the lowest benefit rates in the country. The state's benefit rates remain low, especially considering that California has a higher cost of living and higher average wages than most other states. California ranks 46th out of the states and territories in the Average Weekly Benefit Amount paid to unemployment insurance recipients as a percent of its Average Weekly Wage. The lowest-income claimants receive benefits of just $40 per week, and even the maximum benefit is far less than the minimum “self-sufficiency standard” for a single childless adult (let alone a family) in Santa Clara County.

- Provide an allowance for dependents.

Thirteen states and the District of Columbia include an allowance for dependents in their unemployment insurance payments. Massachusetts, for instance, pays $25 per dependent child per week. In California, no additional payment is provided for unemployed workers who are also supporting children.

- Adopt an “alternative base period” for determining UI eligibility

This is among the most significant and badly needed reforms. California’s unemployment system disregards the most recent three to six months of employment when calculating whether an individual has enough earned income to qualify for unemployment benefits. Low-wage and contingent workers often fail to qualify under this system, because they did not earn enough in the 6 to 18 months prior to unemployment. This outdated practice discriminates against the disproportionately female

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\( ^a \) SDI has recently been expanded into paid family leave, which beginning July 1, 2004 will provide for paid time off for pregnancy, bonding with a new baby, or caring for an ill family member. Paid family leave may reduce women’s unemployment since they will be able to take leave rather that quitting their job.

\( ^b \) Current benefits range from $40/week for quarterly wages of $900-$948.99, to a maximum of $410/week for quarterly wages of $10,634.01 and up. Even the maximum benefit amount thus provides only $1,777/month, while the minimum “self-sufficiency standard” for a single childless adult in Santa Clara County, let alone for a family, is $2,718/month.
workers in low-wage sectors who have only been in the workforce a short time (especially those who have recently moved from welfare to work), or are engaged in temporary, seasonal or other contingent work.

Nineteen states have passed legislation authorizing an “alternative base period” (ABP) that takes into account a workers’ wages in the current and previous quarters. In states with an alternative base period, up to 20% of workers who are disqualified by the standard base period are eligible for benefits under ABPs; workers may also receive higher payments when their most recent wages are used to calculate benefit levels.70 Nationwide, nearly twice as many women as men would be eligible under an alternative base period, but not under the traditional base period.71 An ABP is particular important for helping low-income unemployed parents stay off of welfare while they look for work. The state Employment Development Department estimated that if California were to implement an ABP, two-thirds of those newly eligible for unemployment benefits are families who otherwise would qualify for CalWORKs cash aid.72

California has not yet adopted an alternative base period, despite a 1997 estimate that an ABP would save the state $41 million in welfare benefits being paid to jobless workers while they waited to become eligible for unemployment payments.73 Recognizing that alternative base periods enable more women and low-wage workers to qualify for unemployment benefits, Senate Bill 40 mandated a study to be completed by December 2002 to determine the viability of adopting an alternative base period for California. In 2003 State Senator Alarcon introduced a bill (Senate Bill 569) to create an alternative base period for California, but it was never brought to a vote in the Senate.
CalWORKs clients, the large majority of whom are women, face a triple threat: reduced number of jobs available, elimination of support services to help them secure employment, and proposed increases in work requirements.

Families receiving CalWORKs are overwhelmingly female-headed; seventy-eight percent of the county’s adult CalWORKs clients and 91% of single parents on CalWORKs are women. These women and their families are struggling to stay afloat in the wake of both the recession and drastic changes to CalWORKs and associated supports. The following describes some of the challenges currently faced by CalWORKs recipients and former recipients.

Rising unemployment is pushing more women and families in Santa Clara onto CalWORKs, and current CalWORKs recipients are finding it harder to secure jobs.

As unemployment increases, more and more families in the county are turning to CalWORKs. The number of county residents on CalWORKs grew by 10.7% between April 2003 and April 2004, and has grown by 40% since Sept. 2001. This contrasts strikingly with state trends; the total CalWORKs caseload has fallen every year since 1996, even in the recession years 2001 and 2002 (though the decline was much smaller in these years). Food stamps recipiency has also grown, from 27,534 residents in July 2001 to 46,543 in July 2003. In the last year alone (April 2003-April 2004), the number of food stamps-only clients grew by 25%.

Half of the 2002-2003 growth in county CalWORKs cases came from former recipients who had successfully found jobs during the boom, only to lose them when the economy turned sour. And the economic downturn had made it considerably more difficult to find job placements for CalWORKs clients. The number of CalWORKs recipients without jobs is currently on the rise; 27% of recipients in the county had full-time jobs in Sept. 2000, but by Sept. 2003 that number had fallen to 17%.

Female CalWORKs participants who do find work are increasingly stuck in low-paying, dead-end jobs.

Few women leaving welfare are able to secure jobs that pay a self-sufficiency wage or offer potential for significant advancement. Former welfare recipients who left CalWORKs and stayed employed earned a median of $3,700 per quarter, according to a study conducted between 1996 and 1999. This would place the median welfare leaver just above the poverty line for a family of three, and well below the self-sufficiency standard in Santa Clara County. Nationwide, single mothers impacted by welfare reform averaged lower monthly earnings than single fathers – even though single mothers had a greater increase in work participation.

A national study of selected welfare-to-work programs found that between 42% and 83% of employed TANF recipients remained below the poverty level a year after TANF enrollment, indicating that for more than half of clients, the jobs found through TANF were not sufficient for themselves and their families to escape poverty. At most sites, less than
20% of employed TANF participants received health coverage through their job.\textsuperscript{83}

Women welfare recipients often face significant barriers to employment. Many of these barriers require long-term investment to overcome; job readiness classes and placement assistance alone will not suffice.

Those people who remain on the welfare rolls are hardest to serve. They typically have fewer skills and less employment experience than the newly unemployed. They are more likely to experience domestic violence and be affected by post-traumatic stress disorder from the battering. Some suffer from chronic depression, have learning difficulties or disabilities, or are war refugees dealing with the resultant material hardships and trauma.\textsuperscript{84} A 1996 survey of employment barriers found that 49% of CalWORKs clients had less than a high school degree, 31% had limited English language skills, 27% relied on public transit, 19% had health problems, 5% were caring for a disabled child, and 48% were caring for two or more young children. Each of these barriers reduces a client’s likelihood of employment,\textsuperscript{a} and many clients face multiple barriers. A February 2004 study of selected TANF programs nationwide found similar barriers to employment, including low incomes, low educational levels, a history of very low-wage work, and responsibility for young children.\textsuperscript{85}

Yet most TANF programs, driven by federal “work-first” legislation, provided little in the way of skill enhancement services. Instead they provide employment preparation services like job readiness and placement that are designed to quickly get clients into some sort of job, but not to increase their employable skills and address barriers that prevent them from obtaining and remaining in quality jobs. As a result, many clients do indeed find a job, but not permanently. In the 2004 study, more than two-thirds of TANF clients at most sites were employed sometime during their first year in the program, but only about 40% were still employed at year’s end.\textsuperscript{86}

Barriers to employment can be barriers to education as well. People without a history of employment or a high educational level often have had a history of being unable to succeed in school and training. As a result, they have minimal confidence in their ability to succeed in adult education and may never have learned how to learn in a school setting. Others may face conditions that make it difficult to study or to attend class regularly – from domestic violence to childcare to family responsibilities. Enabling people with barriers to become employable will require a long-term commitment and support in various areas of their lives, not simply a few months of standardized training.\textsuperscript{87}

These barriers apply not only to welfare recipients, but to many people in the low-wage sector of the economy. As can be seen from the relationship between barriers and employment rates, identifying solutions to these problems is key to addressing poverty and unemployment for women (and men) in the County.

Training and education can lead to better employment outcomes for welfare recipients. But national “Work-First” policy discourages women from pursuing education, and federal and state proposals would increase work requirements while cutting funding and opportunity for education.

Post-secondary education is one of the most effective methods of moving people out of poverty; California women can decrease their chance of experiencing poverty by about 80% if they earn a college degree.\textsuperscript{88} CalWORKs clients who attend California community colleges increase their earnings substantially and find steady employment after exiting college, with their median annual earnings rising by 43% in the first year, according to one recent study.\textsuperscript{89} In another study, CalWORKs clients who earned an associate’s degree saw their earnings grow from $4,000 annually to $20,000.\textsuperscript{90}

With employment increasingly difficult to obtain,
many more CalWORKs clients in the county are enrolling in job services or educational activities. Enrollment in both these categories has nearly doubled since Sept. 2000: from 541 participants in Job Services to 1,041, and from 1,011 clients in educational programs to 1,951 clients. Santa Clara has had more success that many other California counties in enrolling its clients in educational activities, and far more than the country as a whole. A national survey of TANF recipients found that only one in ten enrolled in a job training course, and the percentage taking high school or college classes dropped significantly between 1997 and 2002. This drop is likely due largely to two factors: reduced funding for education, and federal "work-first" requirements that restrict recipients from counting education and training as a work activity.

TANF’s work-first policies discourage many women who receive welfare from seeking post-secondary training, thus keeping them in low-wage, low-benefit, dead-end jobs. TANF cash aid recipients often cannot attend college or other educational programs that require a large time commitment, because it would interfere with their work requirement. The state of California has one of the most progressive TANF policies on allowing post-secondary education activities to meet the work requirement for women receiving welfare, but this policy is currently threatened by new policy changes and budget cuts. The governor’s proposed budget for 2004-2005 would increase work requirements and disqualify vocational education training and adult basic education as “core work activities” for CalWORKs recipients, limiting clients’ abilities to pursue education. Current federal recommendations on TANF reauthorization will only exacerbate the problem, as they mandate more work hours, inadequate child care, and fewer allowances for training beyond 6 months.

At a time when public support programs are crucial, the rising number of people requiring services is not being met with increased program availability. Instead, through cuts in federal and state funding, CalWORKs programs are being reduced.

TANF is currently overdue for reauthorization by Congress, with several changes proposed that would place further barriers in the way of low-income women’s struggle to stay afloat. At the state level, current and proposed CalWORKs cuts would also have a major impact on low-income women. Budget cuts have already begun to affect the county’s ability to provide education; in March 2003, cuts forced Santa Clara CalWORKs to freeze enrollment in the individual referral vocational training program. Reductions in funding have also led to waiting lists for some adult educational programs, as well as fewer classes and no paid work-study internships at community colleges. California has cut in half its funding for adult education and community college services for CalWORKs participants, and further cuts are on the horizon. Welfare recipients are losing education funding while the cost of public higher education is rising.

Over the past four years, the state has cut virtually all aspects of CalWORKs to some degree. For the last three years in a row, the state has suspended the normal annual “cost-of-doing business” increases for county CalWORKs administration, denying counties a total of $225 million. Performance incentive funding intended to reward counties that successfully move clients from welfare to work has been suspended for the last four years. A combination of federal and state actions has considerably reduced the real value of CalWORKs cash grants; in 1989-90, a family of three in Santa Clara County received a maximum of $694/month in cash aid, or $1,040 in inflation-adjust current dollars – yet today, that family receives only $704/month. The Governor has “declined to provide” the cost-of-living adjustment that was scheduled by law to increase monthly grants as of October 1, 2003, instead using the savings to offset his reduction of the Vehicle License Fee. Finally, public education cuts, even those not targeted specifically at CalWORKs, have reduced participants’ access to higher education.
These reductions in funding both for CalWORKs itself and for its community partners have forced the county to phase out a number of programs; often these have been the supports that helped clients overcome barriers to employment. Among the dozens of programs that have been eliminated in Santa Clara County are:

- the Deposit/First/Last program, which assisted families who were trying to move into stable housing but did not have the resources to pay the deposit and first and last month’s rent which landlords often require up front.
- Workplace Rights Training, designed to prepare CalWORKs clients entering the job market, as well as staff and community partners, to deal with workplace problems such as discrimination, health and safety issues, or wage and hour violations.
- Program Enhancement funding for the United Way of Silicon Valley’s Emergency Assistance Network, which enabled the EAN to respond to the needs of low and fixed income residents for utilities, housing, and food.

The Governor’s proposed budget would make further cuts in CalWORKs, including: suspending the July 2004 Cost of Living Adjustment and cutting monthly grants by 5%; lowering eligibility levels to make more working poor families ineligible for cash aid; reducing child-only cash grants by 25% for about 50,000 families; making it more difficult for former CalWORKs recipients to access childcare; increasing work requirements; possibly requiring counties to create expensive “make-work” positions for clients if unsubsidized jobs cannot be found; and prohibiting vocational training or basic adult education from being included as work. It also assumes that fewer families will receive CalWORKs next year than this year.

Recommendations and Best Practices

The County has piloted a number of innovative programs to enable working families to move from poverty toward self-sufficiency. At the core of the survival of many programs is the ability to solve the budget shortfall at the state and federal levels, a detailed analysis of which is beyond the scope of this report. One current plan to avoid cuts includes closing 8 tax loopholes for a savings of $386 million and reviewing annually tax loopholes as expenditures. State Treasurer Angelides and eight legislators are proposing closure of these loopholes in a legislative package for the fall of 2004.
Healthcare

Women are at greater risk of lacking health insurance, with uninsurance rates particularly high for women of color and single women. Cuts to public programs will widen this disparity, because women are more likely to receive health insurance through public programs.

An increasing number of Americans do not have health insurance, with women slightly more likely than men to be uninsured. This section reviews recent changes in health care coverage by gender, predominantly at the state level. It also identifies particular demographic groups of women with exceptionally high uninsurance rates. The following sections address access to health services and profile the distinct health concerns and coverage of lesbian women.

In California, women are more likely than men to lack insurance, with even greater disparities based on ethnicity and age. Twenty-one percent of Californians lacked insurance in 2001, climbing to 24% for women. Among California women, those with the greatest risk of being uninsured include Latinas, Asian/Pacific Islanders, immigrant women who are non-citizens, and lesbians.

Three socioeconomic factors combine with gender to adversely influence women’s health insurance coverage: ethnicity, employment, and income. Differences among ethnic groups are greater than differences between men and women. In California, only 9% of white people below age 65 were uninsured in 2001, compared with 28% of Latinos, 13% of Asians, and 9.5% of African Americans. These disparities exist among women as well: 34% of Latinas lacked health insurance, compared with 10% of African American women, 9% of white women and 17% of Asian women.

Another significant variable influencing health insurance patterns is job-based insurance. In 2000, 69% of adults in the U.S. received job-based health insurance, slightly higher than the 65% of adults in California who received it. Job-based coverage varies slightly by gender, and significantly by race. Sixty-two percent of women had job-based insurance in California in 2000, versus 68% of men. The majority of white adults (over 75%) have job-based health insurance, compared to 66% of Asian Americans and Pacific Islanders, 60% of African Americans, and 47% of Latinos. For immigrants, who also have lower average earnings, the gap is substantial: 72% of the U.S.-born have job-based health insurance, compared to less than half of noncitizens with a green card.

Racial and gender disparities in job-based coverage can be attributed to differences in the industry of employment and the number of hours worked. Women are much more likely to work part-time, and part-time workers are often excluded from health plans: the job-based coverage rate for part-timers is half that of the state average. Immigrants and minorities are also more likely to work in industries where health insurance is offered at a lower rate, such as agriculture or retail trade. A third important variable for understanding insurance coverage is income. Lower income
women are much less likely to have job-based health insurance, and more likely to have Medi-Cal insurance or to lack coverage altogether. In 2001, 35% of California women with incomes below the Federal Poverty Level (FPL) were uninsured, 30% of women with incomes between 100-199% FPL were uninsured, 17% of women between 200-299% FPL lacked coverage, and only 12% of women over 300% FPL lacked job-based coverage. Women with higher incomes tend to work for companies that offer health insurance, and Latinas tend to be concentrated in jobs that pay less.

These three factors—ethnicity, income, and employment—combine to influence the coverage of older women and single women. As women age, job-based coverage rates increase and peak among women age 45-54 (70%), then decline for women age 55-64 (65%). Women ages 55 to 64 are more likely to lack job-based health insurance because they are apt to lose coverage when they retire or when they are widowed or divorce, and are not yet eligible for Medicare. Private insurance in the interim is likely to be more expensive due to the increased incidence of health problems as people age. This gap in coverage is of concern because women 55 and over have the most to gain from preventative screenings and tests, including breast cancer and high blood pressure.

Comparing single mothers with married mothers and all women in California, single mothers are more likely to be uninsured (19% for single mothers vs. 28% for married). This is due to the fact that, unlike married women, they rarely receive coverage as dependents: 5% of single mothers have job-based coverage through a family member, vs. 40% of married mothers.

Coverage for single mothers also varies significantly by ethnicity. 33% of Asian and Pacific Islander single mothers, 38% of Latina single mothers, and 22% of white single mothers were uninsured in California. Similarly, 44% of AAPI single mothers had job-based insurance, compared to 24% of Latina single mothers and 54% of white single mothers.

Thirteen percent of single women with no children are uninsured, compared with 28% for single mothers, the principle reason being that single mothers are less likely to be insured than single women with no children.

Budget decisions disproportionately limit women’s access to health care services.

The Governor’s 2004 revised budget withdrew cuts to Medi-Cal, however, such cuts may reappear next year, and would disproportionately affect single mothers. This includes women with no children. A loss of Medi-Cal access is even more troubling given that job-based insurance for this group of women has not risen. From 1998-2001, the proportion of poor women depending on Medi-Cal coverage grew from 30% to 43%, while the proportion with job-based coverage remained the same. If cuts are made through the re-organization of Medi-Cal over the next few years, women’s access to health care would be further limited, increasing the number of low-income uninsured women.

Existing state budget proposals in the May re-
vised budget of 2004-5 have threatened to reduce access to services by reducing funding to health care providers. Cuts to health care clinics and cuts to health provider salaries are the two elements in the most recent budget proposal that would most seriously damage quality of care. The Governor’s May revised budget for 2004-2005 includes a $67 million reduction to community clinics, amounting to a 20 percent rate cut or 700,000 visits by Medi-Cal patients. As a result, clinic patients may see longer waits as clinics are forced to cut services. Women are the primary users of health care clinics in Santa Clara County and any reduction in services will affect them disproportionately. In 2003, women accounted for 76% of community health center patients.

Another large group of women affected by proposed state cuts are In-Home Supportive Services (IHSS) workers. In the county, 7,900 In-Home Supportive Services providers (of whom 75% are women) care for 8,565 recipients. The governor is proposing to reduce the state’s share of costs for wages from $9.50 to the minimum wage of $6.75 and to eliminate benefits for some independent providers. As a result, up to 6,083 women and 1,817 men could see their average annual salary fall from $19,760 to $14,040, forcing many to look for other work. The county could avert this crisis by paying the difference, but at a cost of up to $45,188,000 for a program originally funded by the state.

While California’s additional contribution to this federally matched plan is more generous than most states, the expenditures are offset by the savings from more expensive nursing facilities. The IHSS program enables seniors and disabled adults to remain in their homes longer than in other states. As a result, California has one of the lowest utilization rates for nursing homes because of its more generous IHSS benefit. Elimination of California’s additional funding for the IHSS program could result in the unnecessary institutionalization of tens of thousands of seniors and people with disabilities. A decrease in wages would also force people caring for family members to seek additional work, and increase the difficulty of finding caregivers.

### Access to healthcare limited for lesbian women

Lesbians face structural, financial, personal, and cultural barriers when attempting to access health care services, which results in lowering the quality of care that they receive. Lesbians also face greater barriers to health care coverage than gay men. As a result, 24% of lesbian women lack health insurance nationwide, much higher than the 15% national average or even the 17% uninsurance rate of gay men. These differences result from gay men’s greater incidence of “own insurance”. Higher uninsurance rates for lesbian women may rest on the lower incomes or greater ethnic diversity of survey respondents. Of those surveyed, 73% of men were white and 6% African American, while 58% of women were white and 15% African American. Sixty-six percent of women had incomes under $50,000, while 48% of men earned less than $50,000. Lesbian women’s limited access to spouse/partner benefits is also a contributing factor.

### Health risks are exacerbated for women of color

This report focuses less on health risks by gender than on access and quality of health care. However, it is important to note that health risks vary significantly by race and ethnicity. Asian and Pacific Islander women as a general category are at less risk than other women of color in most health status categories. However, where data on specific API ethnicities are available, disparities are unmasked, such as Vietnamese American women having the highest rates of cervical cancer of any ethnic group in the US.

One area of health risk receiving notable attention recently is environmental health. Chemical exposure is of particular concern locally, in part because Santa Clara County has the most Superfund sites of any county in the state. Women may be at greater risk for health problems resulting from exposure to artificially made or distributed chemicals, because risk assessment for these chemicals is often based upon the health effects for a 150-lb
male, ignoring gender differences such as body fat, smaller size, pregnancy, hormonal changes, and different day-to-day environments that can result in women seeing health effects at lower levels of exposure. Women of color and low-income women in particular are disproportionately affected by chemical exposure, because their neighborhoods tend to be located closer to hazardous sites, their jobs tend to involve more exposure to chemicals, and they have less access to health care and information that would help them avoid exposure. Conditions that have been linked to environmental contamination include asthma, autism, impaired fertility, birth defects, cancer, and learning disabilities.129

Recommendations and Best Practices

• Maintain current state levels for IHSS wages to control costs of long term care and keep women providers and clients from being targeted disproportionately during budget cuts.

• California’s Health Insurance Act, 2003. In November of 2003 Governor Davis signed a bill mandating that employers of 200 or more employees fund health insurance for low-income workers or contribute to a state fund to provide health insurance. This bill also mandated partial contributions for employers with 50-199 employees. A referendum to overturn the bill has been placed on the November, 2004 ballot. If the referendum is voted down, the bill would enable coverage of an additional 1.56 million low income workers and their families in California. Sixty percent of the newly insured would be Latinos, 43% adult women, and 14% children.130

• Health insurance access for domestic partners
  In January, 2002, a law conveying legal rights to domestic partners passed in California that repealed state taxation for domestic partners, enabling them to be treated as dependents. Previously, employer payment for health care benefits for a domestic partner was taxed as income.132

• Environmental Health Campaign
  Following a comprehensive report on the disproportionate impact of environmental health on women, the Women’s Foundation of California started an internet activism project centered on improving environmental health for women and their families. The campaign, “How to Make a Difference: An Environmental Health Action Plan”, allows volunteers to register by internet to receive information of opportunities to voice support for policies that will protect the environment and promote the health of all Californians.131
Women consistently earn lower wages than men, in the county, the state, and the nation. Women are more likely to hold the lowest-paying jobs, more likely to work part-time, and less likely to hold the highest-paying jobs.

In the nation, the state, and the county, and within major economic levels and racial groups, women earn lower wages than men. The wage gap in California has narrowed since 1979, but no progress has been made in the past five years, possibly because welfare reform has lowered women’s wages.

The wage gap between men and women has not been closed in any state in the nation. Over the last 20 years, California has done a better job in closing this gap than other states and had the sixth smallest gender gap in the nation in 2002. Women at low, middle, and high income levels all made progress in closing the gender gap in California between 1979 and 2002. In 1979, the median wage for women was only 62% of the median wage for men; in 2002 the median woman earned 83% as much as the median man. For low-wage women (at the 20th percentile), wages went from 68% of men’s in 1979 to 86% in 2002.

However, the gains over this period were not steady: rapid progress in the first half of the 1990s slowed to a practical halt, as the wage gap has remained substantially the same since 1998. Low-wage women in particular saw rapid progress between 1993 and 1996 – when their wages reached 93% of men’s – only to have the gap widen again in subsequent years. From 1996-2002, the typical wage of California female workers increased 5% between 1996 and 2002, as compared to a 9.5% gain for the typical male workers. Similarly, hourly earnings of low-wage female workers increased 8% between 1996 and 2002, whereas the hourly wage of their male counterparts increased by 17%. The post-1996 growth in the gender gap for low-wage women may have been due in part to women being forced into very low-paying jobs by the 1996 federal welfare reform law.

In addition to the higher growth in men’s wages, white women experienced higher wage gains than women of other ethnic groups. The median wage for white women in California grew 21% from 1989-2002, but increased by only 11% for Asian women, 10% for Latinas, and just 3% for Black women. All four of these ethnic groups made some progress in narrowing the gender gap within their race, with Black women making the most progress, followed by whites, Latinas, and finally Asian women making the least progress.

In Santa Clara County, the gender gap appears to have widened considerably with the recession’s onset. In 2000, women working full-time year-round earned 78% of what men made, with median earnings of $42,658 for women and $54,380 for men (in 2002 inflation-adjusted dollars). But from 2000 to 2002, men’s earnings continued to rise, while women’s did not change significantly. By 2002, men earned a median of $64,127 and women earned $44,783, widening the wage gap: women now earned 70% of what men made.
The wage gap is reflected in every city in Santa Clara county, with differences between cities related to the median income of full-time workers in the city. While the disparity between women’s and men’s wages exists in all cities in the county, the size of the gap varies widely. The lowest-income cities tend to have a smaller percent gap, while some of the highest-income cities have the largest percentage wage gaps. In Saratoga women earn 66%, while in Campbell women’s income is 83% of men’s.\textsuperscript{138} 

\textit{In general, women are more likely to hold the lowest-paying jobs, more likely to work part-time, and less likely to hold the highest-paying jobs. This holds true for both full-time and non-full-time work (part-time, seasonal, etc.).}\textsuperscript{139} Chart 9 demonstrates the net effect of such a gap.

Countywide, women are twice as likely as men to work part-time (less than 35 hours/week.) Women are also more likely to work for less than a full year; 68% of women and 77% of men worked 48 to 52 weeks out of the year, while 32% of women and 23% of men had work for half a year or less.\textsuperscript{140} Between 33% and 42% of men over 15 in each city work non-full-time jobs, while 44% to 54% of women do so.

In every city, there is a pattern of women holding more part-time jobs that pay low wages than men, and men holding more part-time jobs at the upper end of the spectrum. In cities like Palo Alto where overall household income is higher, more women hold part time jobs at the upper end of the wage spectrum. With cities averaging a lower household income overall, such as Gilroy, men tend to hold part-time jobs in each income category equally.\textsuperscript{141} Women are much less likely to hold the highest-paying full-time jobs, especially women living in high-income cities. In Los Altos, for example, nearly half of all employed men (46%) make over $100,000 a year, compared to just 15% of women. Lower-income cities have fewer residents making very high salaries, so women and men at the middle and lower end of the spectrum tend to see a smaller percent difference between their income. In Campbell, 14% of men and 4% of women make over $100,000 annually; still a large gap, but one affecting far fewer women.\textsuperscript{142} This fact that women hold more part-time low wage jobs suggests that improving the pay of the lowest-wage jobs and adding more middle-income jobs would benefit many working women in Santa Clara County and help to decrease the wage gap.\textsuperscript{143} 

\textbf{Wage discrimination coupled with the concentration of women in lower wage jobs depresses women's wages}

\begin{itemize}
  \item Women's lower wages result from two factors: occupational discrimination and occupational segregation. In the first case, women are paid lower than
men for the same job. In the second, women are concentrated in jobs that pay less than jobs men hold in the same industry.

Occupations where women are highly concentrated tend to have lower pay, and majority-male occupations tend to have higher pay. Even within occupations, there is usually a substantial wage difference between women and men. Part-time jobs, which are increasingly female-dominated, offer lower hourly compensation and few or no benefits. In other words, “When an occupation becomes overwhelmingly female, wages go down.”

**Occupational segregation**

In Santa Clara County in 2000, women are a minority in the highest paying jobs, and dominate the lower paid positions. They comprise 43% of employees in management, business, and financial operations occupations, and 41% of employees in professional and related occupations. In contrast, the three lowest paid occupations are female-dominated; women make up 81% of personal care and service occupations, 60% of sales and office occupations, and 71% of office and administrative support occupations.

At both the higher end and the lower end of the wage spectrum, women are concentrated in those occupations that pay less. In the highest-paying occupations, management and professional, women made up 43% of the comparatively lower-paid professional positions, and only 36% of the very high-paying managerial positions.

At the blue-collar end of the occupational spectrum, women are more likely to hold service positions and less likely to be in construction. While 13% of men in Santa Clara County held service positions and 9% worked in construction, 17% of women worked in service positions and a mere 0.3% in construction. Construction laborers earn $20.77 an hour, while personal care service workers earn $14.26.

Another way of looking at this phenomenon is to examine supervisory and front line workers in an industry. These charts demonstrate that men hold more managerial roles even in industries where women hold the majority of jobs. As wages fall, the concentration of women rises.

Occupational segregation thus produces the phenomenon of women holding the lowest-wage jobs and proportionally fewer higher wage jobs. Women and men are about equally likely to hold moderately-paying jobs. This holds true for both full-time and non-full-time work (part-time, seasonal, etc.).

Occupational segregation is also revealed in the fact that women are much more likely to hold non-full-time jobs, and more likely to hold those at the low-paying end of the spectrum. Countywide,
women are twice as likely as men to work part-time (less than 35 hours/week.) Women are also more likely to work for less than a full year; in 2000, 68% of women and 77% of men worked 48 to 52 weeks out of the year, while 32% of women and 23% of men had work for half a year or less, of those who worked for at least a week.147

Finally, how is the wage gap observed in California among women of various races and ethnicities reflected at the local level? Occupational segregation can be noted by examining how concentrated women are in low wage jobs by ethnicity.

Thus, the bulk of evidence suggests that improving wages in low wage sectors as well as enabling women to move into managerial positions at all levels would help reduce wage gaps and increase women’s wages. However, the following evidence showing occupational discrimination against women working in the same job as men demonstrates the need for an additional focus to more fully close the gender gap.

Occupational discrimination illustrated here shows that men earn more than women in the same occupation. Nationally, full time female workers in management, business, and finance occupations earned an average of $328 less per week than male workers. For professional and related occupations, the wage gap was $252/week; for personal care and services, $85/week; for sales and office, $210/week; and for office and administrative support, $95/week.148

Ending discrimination for full time workers in the same jobs requires several approaches. Additional information on this discrimination, segregation, and best practices are available in this report: see the profile of retail sector and best practices in this section, together with a following section on the effects of unions.

Since the economic downturn, job loss has been concentrated in higher wage jobs, and job growth in lower wage jobs in the county and the state. Women are more likely to gain jobs in occupations that pay lower wages.

While recent county level data on occupational changes by gender is unavailable, three general trends can be observed that indicate that women are increasingly occupying lower wage jobs with fewer benefits. This section briefly examines these trends: projected job growth in California by gender and wage, the growth of temporary employment, which has expanded in California after a rapid decline, and the growth of the retail sector, one of the fastest growing industry sectors in the economy with a high percent of women. The state of California’s job growth projections for 2004 indicate a significant amount of growth in lower wage jobs, and less growth in higher wage jobs. Chart 15 illustrates the occupations with the most expected growth and suggests that new jobs will occur in low-wage fields either equally or predominately held by women, and high-wage fields equally or predominantly held by men. These charts also indicate that job growth for the entire labor market will be concentrated in lower wage sectors also reflected in Chart 14 for Santa Clara County.

The second trend, the increase in temporary work in the county is another dynamic demonstrating that low-quality employment dominated by women is growing. The proportion of women employed in temporary work has grown rapidly.
Between 1995 and 2001, the number of women working for temp agencies in California grew by 50%, while the number of men declined by 31%.149 As an industry, temporary agencies offer disproportionately lower wages and fewer benefits than other industries: in 2002, employees of temporary agencies earned on average $647 weekly, about one-third less than the average wage of executive assistants and secretaries.150 Contingent workers nationally are 20-25% less likely than traditional employees to have health insurance coverage.151 Also, temporary workers are among the most vulnerable to a recession, as companies tend to eliminate the jobs of temps before laying off permanent employees. From 2000-2003, local temporary agencies experienced a decline of 21,800 net jobs, accounting for 12% of all jobs lost in the county. During a recovery period, however, the number of temporary jobs rises faster than overall employment. This is strikingly visible in Santa Clara County. Over the last year, temporary placement services experienced a growth of 3,300 jobs,152 while more than 80% of the county’s industries added no net jobs at all. In other words, the temporary employment industry saw triple the amount of growth of any other industry.

Growth of retail: trouble for women?

As the downturn picks up, the sectors seeing significant growth locally and nationally include services and retail. This trend mimics the changes in the US economy prior to the recession, with significant loss of manufacturing and growth of services and trade. From 1990-2000, California lost 102,300 manufacturing jobs, and saw an increase of 2,013,900 service jobs. Santa Clara County differed slightly because of a higher proportion of computer-related manufacturing jobs. It actually saw a net growth of 3,300 manufacturing jobs, with a net growth of 193,300 service jobs.153

The retail sector of the economy is large and expanding in Santa Clara County. While information services, a key industry in the high tech economy as a creator of middle and high wage jobs, grew from 3-4% from 1990-2003, retail expanded from 10%-11% of all private sector jobs.154 Retail is particularly significant for women because they comprise a large percent of the retail labor force. At a national level, one out of five employed women in the U.S. labor force works in the retail industry, with women holding 65% of all non-supervisory retail positions.155 Specific illustrations of some of these trends are drawn from Wal-Mart, the world’s largest retailer and the largest private sector employer in the United States, as well as Target, the second largest retailer.156 These supercenters grew at a much higher rate during the downturn than other retailers, indicating a growing trend in retail. Across the country, overall retail construction grew by a mere 4 percent last year. But construction of so-called big
box general-merchandise stores such as Wal-Mart, Target and Kmart grew by 29% in 2003, Marcus & Millichap reported. Such illustrations help demonstrate the trends in retail and the difficulties women may experience as a result.

Depressing wages through occupational discrimination and segregation.

Success of large retailers is attributed to the ability to charge low prices in mega-stores, and this success can be attributed in part to controlling labor costs. The low wages and slow growth in the private retail sector have unintended consequences, negatively impacting women in particular.

Locally, women comprise less than 40% of front line retail supervisors and general managers, 50% of retail salespeople, 75% of cashiers in retail, and 19% of all retail chief executives.

Women who work in retail are subject to both occupational discrimination – being paid less for the same job – and occupational segregation – being denied promotions or transfers to higher-paid positions. Management employees earn higher salaries than the hourly employees, and are more likely to be men. At Wal-Mart, for example, while two-thirds of the company's hourly workers are female, management employees are female, women hold only one-third of managerial positions and constitute less than 15 percent of store managers. In 2001, management employees earned about $50,000 on average, compared to the approximately $18,000 earned by hourly employees.

Income data available from statistical calculation of Wal-Mart nation-wide demonstrate the difference in pay for men and women holding the same job. Not only do women disproportionately work in the lower-paid hourly jobs, they also earn less than men holding the same job, for nearly all jobs. In 2001, hourly employees earned about $1,100 less if they were female, and women in management earned $14,500 less than men. Even top women executives are subject to discrimination. The average male senior vice president at Wal-Mart makes $419,435 a year, while the four female senior vice presidents earn an average of $279,772.

Decline in benefit coverage: costs to women and tax payers

One of the more striking aspects of retail is the disproportionately low level of access to health benefits and use of public services by retail employees. In California, the bulk of people receiving public assistance work in retail. In 2002, the retail industry accounted for over $2 billion in public assistance, more than double the amount of any other industry. Of six major industries in the state, retail was workers were the least likely to be eligible for job-based insurance. As a result of low incomes and low eligibility, retail workers are second only to construction workers as being the least likely to have job-based health insurance (58%, vs 81% in manufacturing of durable goods).

Such a low rate of eligibility is demonstrated by examining recent Wal-Mart and Target policies for offering health insurance. In 2003, Target ended a policy of offering health insurance for part-time employees working less than 20 hours a week. In 2002, Wal-Mart increased the waiting period for health plan eligibility from 90 days to 6 months for full-time employees, and to two years for part-time employees. Nationally, the average waiting period for health coverage at large firms like Wal-Mart is 1.3 months. As a result, fewer than half – between 41 and 46 percent – of Wal-Mart's employees are insured by the company's health care plan, compared with 82% of employees in retail in California.

In the end, because they cannot afford the company health plan, many retail workers must turn to public assistance for health care or forego their health care needs altogether. As a result, Wal-Mart workers have a much higher incidence of using state-funded programs than other retail employees. A Georgia survey found 10,261 of the 166,000 children covered by Georgia's children's health insurance in September 2002 had a parent working for Wal-Mart Stores. That is about 14 times the number of the next highest employer.

Labor practices

Retail employment has one of the lowest
percentages of union workers in the nation. In 2003, 9% of private-sector workers in the US were covered by a union, dropping to 7% for retail workers. Employers have also been known to discourage union organizing. Since 1995, the US government has been forced to issue at least 60 complaints against Wal-Mart at the National Labor Relations Board. Wal-Mart’s labor law violations range from illegally firing workers who attempt to organize a union to unlawful surveillance, threats, and intimidation of employees who speak up.

Why are retailers anti-union? Perhaps the reason lies in the differential between union and non-union wages and benefits. The average Wal-Mart worker earned 25% less than a unionized supermarket worker in 2001. Unionized women working full-time in the retail food industry have average hourly earnings of $10.98, compared to $8.28 for nonunionized women — an advantage of 33 percent. The wage advantage for women union members who work part-time in retail food also is 33 percent. Union representation also correlates with higher benefits, as noted in this report. Nearly twice as many more unionized women than non-union women in the retail food industry are covered by employer-provided health insurance plans (64% vs. 33%).

In sum, policies of paying women less than men, depressing wages for all workers, and decreasing access to health insurance threaten to worsen discrimination and increase the public sector’s responsibility for subsidizing “low road” employers.

### Recommendations and Best Practices

- Set basic standards for corporate behavior, with incentives for employers who meet these standards. This approach is known as “Paving the High Road”, and examples include tax incentives for training workers and linking public investment to job quality.
- Coupled with this approach is “Cutting off the Low Road”, or discouraging employers from reducing the quality of low-wage work. Because low wage jobs are not disappearing, but rather growing, the quality of low wage and part-time work is a major influence on women’s ability to meet their basic needs. Improving the quality of work can be done through unionization and living wage laws for private sector employers.
- Enable women to move to higher paid jobs. One example is non-traditional employment in the construction trades, which can offer wages two to three times higher than those in retail or the service sector. Apprenticeship programs are the primary avenue to entering these jobs, and pre-apprenticeship programs are one of the best avenues to enable women to prepare for entrance into construction apprenticeships. For an exemplary pre-apprenticeship program, see the Cypress/Mandela Center in Oakland, a partnership of organized labor, WIST, a women’s advocacy organization, the Port of Oakland, the Oakland Private Industry Council, and the Oakland City Council.
- Individual Development Accounts offer low-income families the opportunity to invest for the future, with matching funds provided by public, private, and non-profit sources. Participants save and attend financial education on a regular basis and receive matched funds to buy a key asset such as a home, an education or a small business. This strategy is particularly useful for women in California, as single-headed women are twice as likely as married couples or single men to be asset poor. Since 1995, 32 states have passed legislation that creates state supported Individual Development Accounts (IDAs). Although IDA legislation has been introduced...
on several occasions, California has failed to make this asset-building resource available to California's working families from state sources. Groups in Santa Clara County offering privately and federally funded programs for IDAs include Catholic Charities of San Jose, Lenders for Community Development and the International Rescue Committee.

- IDA and LILA: Providing low wage women with vehicles to invest in their own future:

  Individual Development Accounts (IDAs) offer low-income families the opportunity to invest for the future, with matching funds provided by public, private, and non-profit sources. Participants save and attend financial education on a regular basis and receive matched funds to buy a key asset such as a home, an education or a small business. This strategy is particularly useful for women in California, as families headed by single women are twice as likely as married couples or single men to be asset poor. Since 1995, 32 states have passed legislation that creates state supported Individual Development Accounts (IDAs). Although IDA legislation has been introduced on several occasions, California has failed to make this asset-building resource available to California's working families from state sources. Groups in Santa Clara County offering programs for IDAs include privately and federally funded programs for IDAs include Catholic Charities of San Jose, Lenders for Community Development and the International Rescue Committee.

  Lifelong Learning Accounts (LiLAs) are portable, self-managed education accounts for adult workers funded by individuals, employers, and public sources. They encourage matched savings accounts for working adults who do not currently have the benefit of employer-funded tuition assistance.
Union differential

Union membership raises women’s wages and benefits and reduces the wage gap between women and men. However, shrinking union density and mass layoffs in some highly unionized industries, especially the public sector, are steadily eroding the number of women who benefit from unionization.

Union membership increases women’s wages and reduces the gender wage gap.

Unionization is a proven strategy for raising the wages of low-wage and moderate-wage workers, both women and men. The median wage for a working woman in the U.S. is $17.50 if she has a union contract, and $13.00 if she does not. What is less well known is that unionization also reduced the gender wage gap, helping equalize women’s and men’s earnings. In California, women’s wages are 20% lower than men’s wages among non-union members and only 13% lower among union members.

Union members in the U.S. have historically been predominantly male. But in California, women and men belong to unions at nearly equal rates; in 2001-02, union members made up 16.8% of working women and 17.4% of working men. The gap is larger nationwide, with 11.6% of women and 15.0% of men in unions. In California 46.4% of union members are women, compared to 41.8% in the U.S.

The higher unionization of women in California is owed largely to union drives in healthcare and in the public sector, both industries that employ large numbers of women. In California’s public sector, 52.2% of women and 55.8% of men are union members; unionization rates in the private sector are 8.1% for women and 11.5% for men. Women are highly concentrated in a few unions, with nearly half of all California’s female union members in either California School Employees Association (CSEA), California Teachers Association (CTA/NEA), or the Service Employees’ International Union (SEIU) (20% CSEA, 20% CTA, 10% SEIU).

Unionization enables more women to access health insurance, child care, retirement plans, and other employment benefits.

As discussed in the health care section of this report, women suffer from lack of access to employer-provided health coverage. Women working under a union contract are much more likely to have job-based coverage: in 2002, 76% of female workers covered by a union contract in California had health insurance paid for wholly or in part by their employer, compared to just 50% of nonunion female workers. (The union boost was similar for male workers.)

The table below compares the rate at which union and non-union workers receive other benefits, including child care, health-related, retirement, and paid leave. Union members are more likely to receive nearly all types of benefits.

For women working part-time or in low-wage industries, unionization is particularly
beneficial; it raises wages and benefits substantially, and can mean the difference between poverty and self-sufficiency.

As discussed in the previous section, the feminization of poverty results partly from the expansion of low-wage industries which predominantly employ women, the retail industry among them. Unionization in these industries is generally rare. But where unions do exist, they often bring the largest economic benefits to the lowest-paid, often female workers.

In the retail food industry, for example, the national union wage premium is 31%, much higher than the average union wage premium. Union members in the industry are more than twice as likely as nonunion workers to have health insurance paid for wholly or in part by their employer, and more than twice as likely to have a pension; again, a much larger union boost than in the average industry.

Women are much more likely than men to work part-time, often for family reasons, but part-timers may receive lower hourly wages and are often excluded from all benefits. In the retail food industry, unionization helps part-time workers even more than full-timers. The union premium for part-time workers in retail food is 33%, higher than the overall premium. Part-timers also are twice as likely to have job-based health coverage and three times as likely to have a pension if they are union members.184

This trend extends beyond the retail food sector into most other low-wage, predominantly female industries. The following table, compiled by the AFL-CIO and the author using data from the Bureau of Labor Statistics, shows the union wage premium nationwide in selected low-wage occupations which are more than 50% female. Within all low-wage, majority-female occupations, union workers earn substantially more than nonunion workers, with a union wage premium of anywhere between 10% and 53%.
### Union wage premiums in majority-female occupations, United States, 2001

<table>
<thead>
<tr>
<th>Occupation</th>
<th>% Female</th>
<th>Average Hourly Wage: Union</th>
<th>Average Hourly Wage: Nonunion</th>
<th>Union Difference (Percent)</th>
<th>Union Difference (Annual Income)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child care, except private household</td>
<td>95%</td>
<td>$9.92</td>
<td>$8.33</td>
<td>19%</td>
<td>$3,308</td>
</tr>
<tr>
<td>Maids and housemen</td>
<td>82.3%</td>
<td>$10.23</td>
<td>$8.31</td>
<td>23%</td>
<td>$3,993</td>
</tr>
<tr>
<td>Library clerks</td>
<td>79.2%</td>
<td>$12.63</td>
<td>$9.98</td>
<td>27%</td>
<td>$5,512</td>
</tr>
<tr>
<td>Textile sewing machine operators</td>
<td>77.2%</td>
<td>$9.79</td>
<td>$8.90</td>
<td>10%</td>
<td>$1,851</td>
</tr>
<tr>
<td>Cashiers</td>
<td>76.7%</td>
<td>$10.97</td>
<td>$8.05</td>
<td>36%</td>
<td>$6,074</td>
</tr>
<tr>
<td>Kitchen workers, food prep</td>
<td>68.5%</td>
<td>$9.80</td>
<td>$8.17</td>
<td>20%</td>
<td>$3,390</td>
</tr>
<tr>
<td>Hand packers and packagers</td>
<td>60.1%</td>
<td>$13.09</td>
<td>$9.18</td>
<td>43%</td>
<td>$8,133</td>
</tr>
<tr>
<td>Graders and sorters, excluding agric.</td>
<td>57.8%</td>
<td>$13.17</td>
<td>$8.42</td>
<td>56%</td>
<td>$9,879</td>
</tr>
<tr>
<td>Waiters'/waitresses' assistants</td>
<td>52.5%</td>
<td>$10.62</td>
<td>$9.05</td>
<td>17%</td>
<td>$3,216</td>
</tr>
<tr>
<td>Misc. food prep</td>
<td>50.4%</td>
<td>$10.77</td>
<td>$7.92</td>
<td>36%</td>
<td>$5,928</td>
</tr>
</tbody>
</table>

As low-wage non-union sectors grow, few women are able to benefit from the advantages brought by a union.

While union participation has a positive effect on wages for women at state and national levels, especially in low-wage sectors, current competitive pressures in retail together with a decline in manufacturing are contributing to the growth of low wage jobs. The rise in jobs in non-union sectors, and the loss of union jobs, coupled with barriers to unionization raised by outdated labor laws and failure to apply sanctions against illegal anti-union activity by employers has contributed to the growth of low wage jobs without benefits.

Unionized jobs with benefits will be disproportionately impacted by Governor Schwarzenegger’s proposed budget cuts which would reduce wages and benefits and increase unemployment among government workers, teachers and school employees, and health care providers: all majority female and heavily unionized occupations.
Child-rearing

Women are much more likely than men to be responsible for children, as well as other family and household duties. A lack of access to childcare, limited school and daycare transportation options, non-family-friendly workplace policies, and a high incidence of unpaid child support all combine to make child-rearing a leading cause of poverty among women.

Women spend more time caring for children and other family members and maintaining the household. But our current employment system and social policies penalize women for this work; raising children is a leading cause of poverty.

Although the large majority of women today work outside the home, and their income is essential to their families, women still bear most of the burden of childcare and other family responsibilities. Women in Silicon Valley are much more likely than men to be the main child-rearers and household managers, even if they also have a full-time job. Forty-seven percent of working women in the Valley report having primary responsibility for managing daily household responsibilities (child care, meals, errands, children’s homework), and 46% report having shared responsibility. Only 7% report that someone else in the household (such as a husband or partner) has primary responsibility. For single mothers, the problem is exacerbated.

Thirty-four percent of single female heads of household in Santa Clara are raising kids, versus 15% of single men.  

Thus, it is women who most often take on the crucial social responsibility of caring for and raising children. Yet current economic and social policies often punish women for doing so — especially low-income women. This disproportionate allocation of family-related work means that women have less time to devote to paid work, and (especially for single moms) have more expenses associated with children and household maintenance. Higher expenses plus lower incomes equals greater poverty.

Statewide, 65% of single female-headed households with children had incomes below self-sufficiency in 2000, more than double the proportion of all households with inadequate incomes. Thirty percent of female-headed households with children and ten percent of those without children were below poverty; among male-headed households, poverty rates were twenty percent with children and six percent without.

Bearing and caring for children can increase the difficulty of obtaining an education, both for teenage mothers who may drop out of high school, and for adult mothers who, between raising children and going to work, have little time left for continuing their education. The County’s Public Health Department Behavioral Risk Factor Survey 2000 found that mothers with minor children are 20% more likely than the general population to attain the lowest educational level (less than a high school diploma). Fathers with minor children do not suffer the same penalty; they are actually slightly more likely than the average to have at least a high school
In Santa Clara County, it is a luxury to stay at home and care for one's children. Women with children are more likely to be in the labor force than women without children. Only 56% of women without children are employed or looking for work, compared to 64% of all women with minor children and 71% of women with children age 6-17. (Men are also more likely to be in the labor force if they are raising children than if they are not.)

It may be that the high cost of raising children makes it more necessary for parents to work outside the home. Whatever the reason, family-friendly workplace policies and affordable, quality childcare are crucial to support working mothers. Yet employment policies and practices often discriminate against workers who are also parenting, and as we will see, childcare is not accessible to many working mothers in Santa Clara County.

Quality childcare is crucial for the well-being of both parents and children. But the need for childcare in the county far outstrips the supply, and high prices place childcare beyond the reach of many families. Especially now that jobs pay less and are harder to find, lack of childcare may hinder a mother's job search, or she may be forced to leave her children in substandard care.

The high labor force participation rates of women with children emphasize the need for quality, affordable childcare sufficient to meet the county's high demand. Unfortunately, the needed supply of childcare does not exist. In Santa Clara County, 181,495 children (ages 0-13) need a child care provider because both their parents work, or they live with a single working parent. But as of 2000, only 49,125 licensed child care slots (including both child care centers and family child care homes) were available, leaving 78% of kids without a spot.

The cost of childcare in Santa Clara County has more than doubled in the last decade (no doubt spurred by the imbalance between supply and demand). Average costs grew continuously from 1995 to 2001, rising by 130% for infant care and 120% for preschoolers. From 2001 to 2002, childcare costs declined by 2% as the number of vacant spots in child care centers and homes increased. However, median income in the same period fell by 6%, so the effective child care cost still grew for the median family. Currently, the average childcare fee in the county is about $10,192 for a full year. A family budgeting the recommended 10% of income for childcare would thus have to earn $101,920 annually to afford childcare in the county — but a single parent making minimum wage earns just $14,040 per year. To make matters worse, the county lost about 1,500 licensed child care slots between 2001 and 2002. This decline in supply may partly track a drop in demand during the recession, as some parents who cannot find employment end up staying home with their children (either by choice or through lack of options).

Yet as demonstrated above, the demand for childcare in the county still far outstrips the supply. And many parents who need childcare cannot afford it, due to loss of work or reductions in pay or hours resulting from the economic downturn. These parents are faced with the alternatives of leaving children home alone, finding cheaper unlicensed childcare, trying to find a family member or friend who will take on childcare responsibilities, or in rare cases bringing children with them to work.

Given the grossly inadequate availability of licensed childcare, where do working parents turn? A 2001 survey in Santa Clara County found that, for children under 5 whose parents could not stay home full-time, 43% were cared for by another family member, 13% by a friend and/or sitter (i.e., unlicensed childcare), 13% by licensed family day care, and 13% at a childcare center. Fifteen percent reported no child care used, a practice which endangers children's physical and psychological well-being.

Mothers are also faced with negative consequences when child care is inaccessible. Lower-income

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[The U.S. Department of Health and Human Services recommends that child care costs should make up no more than 10% of a household's annual income.]

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women in the United States depend on more unreliable types of care, such as their own parents and relatives, and would prefer formal day care. A lack of high-quality, dependable child care has negative effects on low-income mothers’ labor market performance, health, and emotional well-being.\(^{196}\) For woman welfare participants, child care availability improves parents’ chances of permanently moving off of welfare, finding and keeping jobs, and being able to work more hours.\(^{197}\) These findings highlight the importance of making high-quality child care available to all, especially to low-income working mothers. Single mothers of young children, mothers with a high school degree or less, and mothers who formerly received welfare are all two to three times more likely to remain employed if their kids are in center-based childcare.\(^{198}\)

Some women may be dropping out of the labor force or reducing their hours in the current economic climate, because they cannot simultaneously search for a job and care for their children, and childcare has become unaffordable. In Santa Clara County, the number of parents who gave “looking for work” as their reason for needing child care more than doubled between spring 2002 and spring 2003.\(^{199}\)

At the same time that private childcare is becoming inaccessible, women are losing public supports for childcare. The federal and state governments are cutting childcare funding, eligibility restrictions are being tightened, and responsibility for childcare is devolving to the counties.

Since private childcare is so expensive and hard to access, public programs are intended to provide subsidized childcare to low-income families to enable the parents to work while keeping their children in a safe and healthy environment. However, access to subsidized childcare is decreasing through defunding, lowered eligibility levels, and shifting responsibility to provide and pay for it from the state to the county.

Already, federal budget cuts have resulted in 100,000 less children nationwide receiving childcare this year than last year – even though the unmet need for childcare is large and growing. Only 1 out of 7 children eligible for federal child care assistance receives it because of a lack of slots. The President’s proposed FY2005 budget would freeze child care funding (the Child Care and Development block grant and the TANF block grant) at or below current levels for the next five years, reducing enrollment by an additional 200,000 children. By 2009, these combined funding freezes and reductions would cut off nearly 20% of children currently receiving care.\(^{200}\) The House and Senate may put back some of the needed childcare funding, but it remains to be seen what will emerge in the final federal budget.

Support for subsidized child care is also being cut at the state level; well over $100 million was cut from state-funded child care programs in 2003-2004. The governor’s proposed budget for 2004-2005 (May Revise) includes extensive restructuring of child care for low-income families and those transitioning off of CalWORKs; it shifts clients from program to program, and in doing so may well lead to many working families losing child care support.\(^{201}\) It would also raise fees families must pay for child care programs, cut services for 11- and 12-year-olds, and reduce provider reimbursement rates.\(^{202}\)

At both the state and federal levels, the tendency has been to devolve the responsibility for child care to the county level, without providing the financial

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\(^{b}\) Quality childcare is important in preparing young children for school. A multiyear study of low-income children specifically following single mothers and their children in California and Florida after the mother enrolled in TANF found that preschool-age children enrolled in quality child care centers and preschools did better than those in home-based care. Poor children in childcare centers made more progress in language, cognitive proficiency, and school readiness, with their skill development as much as six months ahead of those children who remained at home. Even for older children, lack of care is harmful. Children who do not have adult care during non-school hours face greater chances of being victims of a crime and have a higher risk of physical and psychological harm, leading to poor school performance, behavioral problems, and risky behaviors including smoking, alcohol and drug use, sexual activity, and crime.
support the counties need to fulfill this responsibility. The effects of these cuts in Santa Clara can be measured by the long and growing waiting lists for subsidized care in the county. An estimated 18,000 children in the county qualify for subsidized childcare, but only about 6,000 subsidized childcare slots exist.\textsuperscript{a} As a result, subsidized care has the lowest vacancy rate of any type of childcare in the county. In September 2002, 6,428 children were on the waiting list for subsidized care.\textsuperscript{b}

Head Start is supposed to provide childcare and education, but its eligibility levels are far lower than the cost of living in Santa Clara, so it serves only a tiny number of families in the county. Head Start serves preschool children in low-income families, especially those whose parents work full-time. The local Head Start program, serving Santa Clara and San Benito counties, provides not only childcare, but integrates education, health care, and parental involvement into its programming. But the program has only about 2,150 slots,\textsuperscript{b} less than 10% of all preschool-age children who need childcare.

The School Readiness Act of 2003 raises the standards for Head Start providers, requiring that all Head Start teachers have at least an AA in early childhood education by 2006, and that 50% have a bachelor’s degree by 2008. However, this law does not provide sufficient funding to raise workers’ educational levels to meet the new requirements. Despite an admirable effort to improve the quality of child care teachers, the lack of funding to train and adequately compensate Head Start teachers will likely result in a decline in the number of child care providers—further decreasing options for low income parents.\textsuperscript{c}

The frequent failure of non-custodial parents (who are generally men) to pay child support further shifts the financial burden of childrearing to women. When parents are separated, women are much more likely than men to have custody of and primary responsibility for their children. Even if they do not have custody, parents are legally required to share in the financial support of their children, but roughly half of all non-custodial fathers do not pay any child support.\textsuperscript{d} As of 1999, non-custodial parents throughout the state owed a total of $12.9 billion in unpaid child support.\textsuperscript{e}

Locally, the county has instituted a new program resulting in an increase in child support collected from 2002-2003. Distributed collections rose from $93,947,151 in 2002 to $94,758,778 in 2003, reversing a preexisting trend of declining collections.\textsuperscript{f} Even with these improvements, 53% of child support owed in Santa Clara County in 2003 was not paid.\textsuperscript{g}

Recommendations and Best Practices

Subsidized child care for women transitioning off of welfare or looking to move to better compensated jobs with benefits is itself one of the best strategies for moving women to self-sufficiency. A combination of private sector efforts by employers and public sector programs can help support low-wage working mothers as they strive to balance work and family.

Employers can offset their employees’ child care costs in a variety of ways, including matching funds, payroll withholding, and on-site child care. For example, the city of Seattle, in its capacity as an employer, offers $300 annually to employees to provide care in-home to sick children.\textsuperscript{h} On a larger scale, five Atlanta hotels, the Marriott Marquis, Marriott Suites Midtown, the Omni, the Hyatt Regency Atlanta and the Atlanta Hilton, have collaborated to build and operate a child care center for hotel work-

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\textsuperscript{a} Households earning 50-70% of State median income are eligible for subsidized care. The cost of child care is 8.3% of household income. Households earning less than 50% of State median income are eligible for fully subsidized no cost child care. The total number of needed spaces is calculated by subtracting the number of eligible children from the number of subsidizes spaces.

\textsuperscript{b} In Santa Clara County, an estimated 23,615 3- and 4-year-old children live with a single working parent or with two parents who both work.

\textsuperscript{c} Even with these improvements, 53% of child support owed in Santa Clara County in 2003 was not paid.
ers in downtown Atlanta. The center uses a sliding scale based on income and family size to offer affordable, convenient childcare to hotel employees.\textsuperscript{213} This project provides a model for employer-supported childcare, demonstrating how collaboration can make a childcare center a good investment even when individual employers are too small for an on-site childcare center to be feasible.

Local Workforce Investment Boards (WIBs), operating at the nexus between low-wage jobseekers and employers, are ideally situated to play a key role in promoting child care for low income workers. Supporting subsidized child care as a method for improving work outcomes, and encouraging employers to contribute to child care for their workers or to support public strategies for subsidized child care, are ideal roles for the WIB.

Of public efforts to improve the availability and quality of childcare, among the most far-reaching is universal preschool for 3- and 4-year-olds. A handful of states have already implemented universal preschool, based both on the benefit to children and projected cost savings to the public sector. Research has shown that "society can expect reduced future costs related to crime, welfare dependency, and special education, resulting in a return of more than $7 for every $1 invested in quality early-intervention child care."\textsuperscript{214} Quality child care that everyone can access has not only proven to serve as a vital tool to teach children the necessary cognitive and analytical skills that prepare them for kindergarten, but it contributes to stimulating a healthy and educated community. California Preschool, an initiative spearheaded by Rob Reiner and the Packard Foundation, is working to build a statewide coalition to successfully implement a statewide universal preschool program for all 3 and 4 year olds, with local efforts currently underway in Los Angeles, San Mateo and Alameda.

In addition to directly assisting parents, it is crucial to ensure that the supply of childcare is sufficient to meet the demand, and that the childcare available provides the best possible environment for children. Providing training and health care benefits for family care providers is one strategy that can build the supply of affordable high quality child care. In Santa Clara County, West Ed serves as an inspiration for people committed to linking training to improved wages and better service. West Ed has established a program known as CARES that offers training incentives to center-based staff and family day care providers in English and in Spanish. Four local agencies and nine community colleges participate in the program. Since 2002, more than 3,000 early education professionals - over half of the estimated eligible early education workforce in Santa Clara County - received CARES stipends totaling over $4.2 million dollars.\textsuperscript{215}

San Jose's Smart Start program combines a strategy to expand and improve the quality of the childcare workforce with efforts to increase funding for child care access. Initiated in 1999, Smart Start is a plan to expand the City's commitment to child care. It aims to boost funding for child care, expand the number of child care slots, and broaden training options for providers, with the goal of adding 8,000 new slots and providing training to 1,000 child care workers over the next eight years. Smart Start has already made significant strides, including creation of more than 1,300 child care spaces and educational development training for 467 early education providers. However, budget shortfalls have put funding for Smart Start on hold.\textsuperscript{216}

Smart Start represents an important commitment to expanding child care availability and improving teacher quality throughout the city. This region, along with the rest of the state, should continue to promote child care access and work toward a universal preschool program.
Home prices continue to rise, and rents have only fallen slightly. Women are disproportionately impacted by the high cost of housing in the county, leading to lower home ownership and increased dependency on public programs or a spouse.

The cost of housing in Santa Clara County is higher than almost anywhere else in the nation—even in the current economic downturn. Low-wage workers and CalWORKs recipients do not make enough to afford adequate housing.

Santa Clara County is one of the top three least affordable counties for renters in the nation. The rent for an average one-bedroom apartment has been steadily climbing, despite the downturn. As a result, the wage needed to afford the average one-bedroom rose from $18.94 in 1999 to $28.37 in 2003—an increase of 50% in 4 years. Rent for a market rate two-bedroom home in the county in 2004 was $1,821, higher than any other California county.

The price of homes also continues to rise. In 2004, the median home price topped half a million dollars, setting a new record. The price was a 17 percent increase from April 2003.

In Santa Clara County, many work and income support programs—as well as the minimum wage—do not pay enough for a family to afford adequate housing. The typical CalWORKs grant for a three-person family in the county is just $703 per month, less than half the Fair Market Rent for even a one-bedroom apartment. These grants are hardly enough when taking into account that a family must also pay for food, clothing, transportation and other necessities. Similarly, the typical SSI grant is $778, not nearly enough to pay fair market rent on a studio apartment. At the minimum wage of $6.75/hr, a single woman would have to work 168 hours a week—24 hours a day, 7 days a week!—just to pay for a one-bedroom apartment.

The programs available to support low-income families, and especially women, are not keeping up with demand. This problem is two-fold: existing affordable units are not being preserved, and new affordable units are prohibitively expensive to build. Santa Clara County has lost almost 3,000 affordable units since 1996 as their owners have converted them from Section 8 to market rate. Increased cuts to vouchers for Section 8 programs may also fuel conversion to market rate units.

This loss of existing affordable units is not balanced by new construction, given the high cost of new housing. Local plans to create new affordable housing demonstrate the high cost. As of February 2004, the county had invested $5.2 million in building 180 low-income units with a state match of $16.4 million. A $20 million dollar construction subsidy for 180 families indicates how expensive it is to create new affordable housing—over $110,000 per family. The program also demonstrates the value of a state match for affordable housing for the low-income community.

As a result of the high cost of housing, female-headed households with children are less likely
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Female-headed households are disproportionately impacted by expensive housing in this region. In Santa Clara County, the home ownership rate in 1999 for female-headed households with children under 18 was 33%, lower than the rate for single men of 42% and married couples of 62%.\(^2\)

This disparity held true for all ethnic groups. Single women were less likely than single men or married couples to own homes in each category.

Disparity also existed between ethnic groups. Overall, Vietnamese, Asian Indian, and Hispanic families were the least likely to own homes. Home ownership was highest for White, Filipino, and Chinese families. Chart 16 shows home ownership for families with children.\(^2\)

Nationwide, female-headed households were more likely in 2001 to experience critical housing problems: 17% of female-headed households and 10% of male-headed households experienced critical housing problems.\(^2\) A critical housing need is defined as “a household with one or more of the following problems: without complete kitchen, without complete plumbing, overcrowded (more than 1.01 persons per room), severe housing cost burden (paying more than 50 percent of ones income toward housing).”\(^2\)

Women heads of household are disproportionately impacted by expensive housing in this region, leading to overcrowding, homelessness, prolonged domestic violence, and other hardships for women and their families.

The high cost of renting affects women in particular for two reasons. First, women are more likely to be in single-parent headed households that tend to earn the least. Second, they are more likely to be victims of domestic violence with a greater need to leave their current housing situation.

Many studies link rising homelessness among families to the economic downturn and the cost of housing. In its 2002 survey of 27 American cities, the U.S. Conference of Mayors found that families comprised 41% of the homeless population, a slight increase from previous years of about 3%. Single women comprise an additional 13% of the homeless population, fairly steady over three years, with homelessness for single men declining.

Women and children are also forced to choose between violent homes and homelessness. Of the 27 cities surveyed in 2001, 30% cited domestic violence as a primary cause of homelessness.\(^2\) Older studies have documented that approximately half of all women and children experiencing homelessness are fleeing domestic violence in the U.S.\(^2\) The city of San Jose’s upcoming survey on homelessness should provide invaluable information about the recent
incidence of homelessness and domestic violence.

Housing support services for women are being cut.

Current proposed and realized cuts to housing target women disproportionately. The majority of families receiving Section 8 housing vouchers are headed by women; nationwide, women head 84% of households receiving tenant-based vouchers and 75% of those with project-based vouchers. But many women may soon lose their housing vouchers, because this federally funded program faces massive cuts.

To comply with the Bush Administration’s proposed $1 billion-plus cuts to Section 8 next year, Santa Clara County would either have to take housing vouchers away from 1,934 families or increase the amount of rent families must pay by $1,843 annually, projected to triple by 2009. Given the shortage of affordable housing in the county, these families would likely be forced either into substandard, overcrowded housing, or out onto the street.

Even those families who have managed to afford housing are increasingly losing their homes. This process may be fueled by a problem known as predatory lending, currently being tackled by the San Jose City Council. Local indicators suggest low-income families are not able to maintain their homes as foreclosures increase and predatory lending is on the rise. "Santa Clara County has seen 2,765 homes in the process of foreclosures through August [2003]. That’s the highest eight-month total since 1997." Such increasing instability severely affects low-income families.

Finally, low-income women’s urgent need for housing leaves them open to exploitation through predatory lending, which has recently been identified as a serious problem in Santa Clara County. Predatory lending is commonly understood as creating loans with unfavorable terms and unrealistic payment schedules. Certain groups of people are targeted by credit agencies and made offers of loans for refinancing or purchasing new homes that contribute to higher interest payments or foreclosure.

The elderly community is a primary target because of the high ratio of equity in their homes and their social isolation. Minority and lower income families are also targeted because they often only qualify for sub-prime loans, which may include additional hidden costs or unrealistic payment schedules. In both cases, families may lose their homes.

Recommendations and Best Practices

- The “Million Dollar Women’s Club” in Santa Clara County raised one million dollars to provide transitional housing for survivors of domestic violence. MDWC included more than forty women and helped expand the network of individuals to raise money and raise awareness, particularly within companies, about domestic violence issues.
- Identifying available affordable housing programs and easing determination of eligibility. In partnership with Housing for Independent People (HIP), Community Technology Alliance has launched a website of subsidized housing in Santa Clara County. On the Internet at www.HousingSCC.org, the website allows people looking for subsidized housing, and their service providers, to search for available housing by criterion including vacancies, open and closed waiting lists, location, number of bedrooms, rent, accessibility for the disabled, and services offered on site.
- Local Opportunity. The City of San Jose approved the establishment of a workgroup to continue investigating and monitoring the problem of predatory lending and propose recommendations and support legislation at the state and national level. The information provided by the workgroup to date offers a variety of proposals to improve the security of low-income and senior families vulnerable to predatory lending.
Training and education

Training and education are among the best strategies for increasing incomes and moving families out of poverty. But women in the county have lower educational levels than men, and cuts at every level threaten women’s and girls’ access to education.

Education is the strongest predictor of income level. But women’s ability to take advantage of affordable higher education to move out of low wage jobs is diminishing as cuts eliminate access to higher education.

At all levels – from a high school diploma through an advanced degree – an increased educational level gives women broader economic opportunities. In 2002, California women with high school diplomas earned a median wage 52% higher than those without high school diplomas, and the median wage earned by women with at least a bachelor’s degree was 54.5% higher than for women with some college but without a degree. The chance of experiencing poverty is reduced by 80% for those who earn a college degree.

Yet postsecondary education is becoming even more expensive, making it completely out of reach for many low-income women. Budget cuts and policy moves away from gender equity in vocational education, in California’s higher education system, and in education for CalWORKs recipients, have combined to severely reduce women’s access to education at all levels: vocational education, apprenticeships, community colleges and universities. These cuts and policy changes are described below.

Vocational education programs nationwide are funded by the Perkins Act. Since the 1970s, Perkins has included specific funding set-asides designated to increase gender equity in vocational education, to support women’s entry into nontraditional (and usually higher-paying) vocations, and to support vocational education for single parents and displaced homemakers. In addition to education and placement, the Perkins set-asides funded assistance with dependent care, transportation, pre-vocational training, and other essential barrier-reducing services. But in 1998, Congress eliminated all of these programs designed to give women and girls an equal chance. A survey of California vocational education programs that had received funds from the Perkins gender equity programs revealed that support for women and girls has been rapidly losing ground. One California vocational educator stated that the 1998 cuts “essentially destroyed most single parent, displaced homemaker and nontraditional programs in California.”

Another path to career-focused education is to become an apprentice; apprenticeships offer the opportunity to learn a trade by working with an expert, often with a guarantee of employment after successfully completing the apprenticeship. However, only a small and declining number of apprentices are women. As of December 31, 2002, females made up 7.4% of the state’s 66,934 active apprentices.

The Perkins Act is currently up for reauthorization. The President has proposed broad policy changes along with a significant funding cut, but as of late April 2004, no reauthorizing legislation has yet been introduced in Congress.
down from 10.6% in 1997. The proportion of apprentices who are women fell every year from 1997 to 2001. The reason for this decline is uncertain, but it represents a lost opportunity for thousands of women.

State assaults on affordable public higher education threaten to eliminate women’s access to that route as well. As a result of budget cuts, California community colleges turned away 150,000 eligible students in 2003; California state universities (CSUs) turned away over 5,000 eligible students for Spring 2004; and the University of California system (UC) turned away 10,261 eligible freshmen for fall 2004. San Jose State University, facing a $14 million cut, plans to enroll 800 fewer full-time equivalent students in 2004-05. At the same time, student fees at community college have risen dramatically, and the governor’s May Revise proposed budget would increase fees for CSUs and UCs as well, along with cutting financial aid and further reducing enrollment by a total of 8,200 students at UCs and 16,800 at CSUs. The largest fee increase is proposed for graduate students – the educational level which already suffers the widest gender gap.

At the same time as enrollment is being cut, disadvantaged high school students are losing the support and information that make it possible for them to attend college. California’s academic outreach programs assist about 166,000 students each year who otherwise would be unlikely to go to college. These programs help correct for enormous disparities in school quality and college preparation: the top 4% of schools in California send over 20% of their students to UCs, while the bottom 40% of schools, largely those in low-income communities, send less than 3% of students. This is especially crucial for high school girls enrolled in those 40% of schools, who often do not know the academic or application requirements for going to college, are not aware of financial aid, and may be actively discouraged from their college aspirations. The effectiveness of these programs is well documented, and the cost is low: $26 to $220 per pupil per year. Yet “outreach” is on the chopping block. Last year’s state budget cut funding in half, and Governor Schwarzenegger has further reduced funding and proposes to eliminate state support entirely in 2004-05.

The result of combined cuts in enrollment, fee increases, and elimination of outreach may well be a public higher education system accessible only to those students whose families are well-off and themselves college-educated, and who receive support and encouragement to go to college. Low-income students in general, and girls in particular, generally do not fit this description.

Women in Santa Clara County tend to have lower levels of education than men, and the gender gap is especially large for advanced degrees. This presents a problem both for women themselves, who cannot access many of the Valley’s jobs, and for business in the county, which depends upon a highly educated workforce.

Overall, women in Santa Clara County have lower levels of education than men. 18% of women and 16% of men (age 25+) do not have a high school diploma, as of the 2000 Census. 56% of women and 49% of men do not have a college degree. Perhaps most strikingly, only 13% of women have a masters, professional, or technical degree, compared to 20% of men. The chart at left shows that women are more likely to have lower educational levels (less than high school, high school, or some college), while men are more likely to have a college or advanced degree. Most women are thus ill equipped to work at most of the well-paying jobs in Silicon Valley that require advanced degrees or training.

When broken down by race, we find that the educational gender gap in the county exists primarily among whites and Asians. African-American women and men have nearly identical levels of education, as do Hispanic/Latino women and men. But white women are more likely than white men to

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*: For example, at the lowest-performing high schools, 50.0% of students participating in academic outreach programs, but only 20.4% of non-participants, go on to UC, CSU, or CCC.
have a high school education or less (25% vs. 19%) and less likely to have a college degree (51% vs. 60%) or an advanced degree (15% vs. 23%). Similarly, 32% of Asian women and 22% of Asian men have a high school education or less, 54% of women and 63% of men have a college degree, and 16% of women and 28% of men have an advanced degree.**251**

Even though the within-race gender gap is greater for white and Asian women, Latinas and African-American women still have lower levels of education overall. In particular, 66% of Hispanic/Latina women have only a high school diploma or less, only 16% have a college degree, and only 4% have an advanced degree. By contrast, only 19% of white men have a high school diploma or less, fully 60% have college degrees, and 23% have advanced degrees.

The County's Public Health Department Behavioral Risk Factor Survey 2000 found that mothers with minor children are 20% more likely than the general population to be stuck at the lowest educational level (less than a high school diploma). Fathers with minor children do not suffer the same penalty; they are actually slightly more likely than the average to have at least a high school diploma.**252**

The county has made considerable progress in improving K-12 education for girls and moving towards educational parity. But girls remain vulnerable to harassment at school, and in the recession have become even less likely to take computer classes. Santa Clara’s K-12 schools face severe budget cuts which may affect students for years to come.

In many respects, high school girls in Santa Clara County are doing quite well in school. They are more prepared for college than in the past and more prepared than high school boys.**b** They are taking math and science courses at the same rate as boys.**c** Fewer girls are dropping out of school each

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**b** In 2002-2003, 49.6% of female high school graduates enrolled in and successfully completed the courses required for CSU/UC admission, more than the 40.2% of males who completed the requirements, and 12.5 percentage points higher than the state average. This rate was up from 40.1% in 1992-1993 and 46.6% in 2000-2001.

**c** In 2002-2003, 49.6% of female high school graduates enrolled in and successfully completed the courses required for CSU/UC admission, more than the 40.2% of males who completed the requirements, and 12.5 percentage points higher than the state average. This rate was up from 40.1% in 1992-1993 and 46.6% in 2000-2001.

**d** After an increase early in the decade, the high school dropout rates of both males and females have been declining since the mid-90s, and this decline has continued through 2002. Dropout rates: 1993-94, 3.28% for girls, 3.15% for boys; 2000-2001, 1.35% for girls, 1.77% for boys; 2001-2002, 1.20% for girls and 1.37% for boys. The county's dropout rates are lower than the state's, which were at 2.7% in 2001-2002.

**e** The number of births to teen mothers (ages 12-19) in Santa Clara County fell from 2.85% in 1996 to 2.05% in 2000; birth rates fell within every age range and every major racial group. Hispanics remained by far the likeliest to give birth, with 4.89% of Hispanic girls ages 15-17 and 11.5% of ages 18-19 bearing children in 2000.
Girls also face harassment in high school. In both 9th and 11th grades, 11% of girls surveyed in the 2000-2001 California Student Survey said they had been harassed or bullied in the past year because of their gender, compared to just 5% of boys. In 7th grade, 10% of girls and 6% of boys surveyed reported gender-based harassment. More girls said they had been harassed due to their gender than for any other single reason except for their race or ethnicity.

In Santa Clara County in 2002, 12.8% of girls said they had been harassed on the basis of their gender, compared to 6.2% of boys. Unlike the statewide report, girls in the county gave gender as the largest single reason they were harassed, surpassing race/ethnicity, religion, handicap, or real or perceived sexual orientation.

The state's investment in K-12 education is already low compared to national standards, and continues to decline. In 1999-2000, the national average was $6,911 per pupil, while California spent just $5,462 per pupil, despite the state's higher-than-average median income and cost of living. Santa Clara County's spending, at $6,521 per pupil, was higher than the state's but still below the national average.

For 2004, Education Week's annual evaluation of states' educational systems gave California a “C-” in adequacy of resources, ranking it 44th out of 50 states.

These problems are exacerbated by current and proposed reductions in K-12 funding, which may lead to fewer credentialed or experienced teachers, fewer teachers per student, elimination of programs, and school closures. Budget cuts forced schools in Santa Clara County to lay off over 1,400 teachers in 2002. The result is a decline in the number of experienced and fully credentialed teachers, leading to lower student performance, particularly at schools in low-income neighborhoods. Santa Clara County schools are not alone in their struggle to make ends meet; in spring 2004, seven school districts notified the state that they were unable to pay their expenses for the year, and 55 more warned that they may fall into the same morass in the next three years.

California's schools, chronically underfunded since 1978, are now reaching a crisis point. The Governor's May proposed budget makes additional cuts.

The full impact of these cuts on student achievement may not be felt for years, especially if reductions impacting younger students affect their future ability to succeed in high school. All this forebodes a reduced quality of K-12 education for girls and boys, which in turn impacts their access to higher education and to employment.
Domestic violence

Domestic violence, experienced mainly by women, is an underlying cause of economic disparity between men and women. During a recession, the incidence of domestic violence tends to increase, and its economic effects on women are magnified, while support and legal aid for domestic violence survivors is being reduced.

Domestic violence contributes to insecurity, job loss, income loss, and homelessness for women. Heightened violence is likely in a recession, and the increased difficulty of supporting herself and her family in this economic climate may make a woman more likely to remain with her batterer.

Domestic violence, in addition to being dangerous and damaging directly, is often a cause of female poverty, unemployment, and homelessness. A recession can worsen the likelihood and scale of violence, as well as making it more difficult to leave a batterer. The chance of domestic violence increases during distressed economic times, and at the same time, the lack of jobs and support makes it more likely that a woman will feel forced to remain with her batterer due to housing costs or income concerns for herself or her children.

The incidence of domestic violence is notoriously difficult to measure, as most of it goes unreported. Nearly half of all arrests for assault in the state involve spousal abuse (46.2% of all assault arrests in 2002). In Santa Clara County, 1,994 men were arrested for spousal abuse and six for spousal rape in 2002, while 459 women were arrested for spousal abuse (which may include women arrested for counter-charges filed by their abusers). The county reported 3.75 domestic violence related calls per 1000 residents in 2001, compared to 5.70 per 1000 in the state. In 2002, law enforcement received 6,596 domestic violence related calls for assistance in Santa Clara County, and 196,569 in the state. (Calls for assistance and arrests did not change substantially between 2000 and 2002 in either the county or the state.)

Members of all socioeconomic groups are affected by domestic violence. But poor economic conditions may put women at increased risk. During a recession, a woman’s partner may be more likely to suffer from unemployment and depression and more likely to become violent. One study found that unemployment is one of the strongest predictors that a woman will be murdered by her partner.

In addition to the physical risk and psychological harm, domestic violence reduces a woman’s ability to work and earn an income. In one survey, 96% of employed female domestic violence victims said that domestic violence had interfered with their ability to work. Stalkers frequently know a woman’s work address but not her home address or phone, and so stalk a woman at her workplace, which may force her to leave that job for her own safety. Abusive husbands and partners also harass women at work; 74% of employed domestic violence survivors had been harassed while at work. 56% were late for work at least five times a month due to domes-
tic violence. And 25% said domestic violence was a factor making it necessary for them to quit their job.\textsuperscript{271} In another series of studies, between 24 and 52 percent of domestic violence victims report that they lost a job due, at least in part, to domestic violence.\textsuperscript{272} Overall, domestic violence reduces the length of time women hold jobs, and pushes women into lower status jobs.\textsuperscript{273} For some women, this can result in low incomes and difficulty finding and holding good jobs for years after the battering takes place. Over half of women receiving public assistance have experienced domestic violence during their adult lives.\textsuperscript{274}

Domestic violence also contributes to homelessness, as a woman may flee her home (often accompanied by children) to escape her batterer, or a stalker may repeatedly drive a woman from homes or shelters. A survey of the county’s emergency shelters in 1997 found that 50% of women looking for shelter said their homelessness was a result of domestic violence.\textsuperscript{275}

For more information and analysis on domestic violence, see the sections in this report on women prisoners and on immigrant women.

Though resources for women facing domestic violence or abuse have grown greatly over the past several decades, many women still have no access to needed support. For example, women who lose jobs due to violence might not receive unemployment benefits, and the availability of legal aid for domestic violence survivors in the County is insufficient and falling.

As discussed above, domestic violence frequently interferes with a woman’s ability to keep a job. Yet unemployment insurance often does not recognize domestic violence as a just cause for leaving work, making many survivors ineligible for benefits. California, along with 23 other states, has recently made domestic violence an explicitly permitted “good cause” to leave work, meaning that domestic violence survivors who are forced to quit their jobs can qualify for unemployment insurance. This program could be improved, however, by easing the job search requirements, which may interfere with a woman’s ability to protect herself — for instance, if she is living in a ‘safe house’, or cannot accept jobs that would make her easy for her batterer to locate. Confidentiality of information provided to the unemployment office may also be a concern for domestic violence survivors; this information is normally kept confidential, but may be released to employers when a claim is contested.\textsuperscript{276}

Legal aid is an important resource for low-income and working women on many fronts, including family law, immigration law, workplace discrimination, access to public benefits, criminal cases, and more. Access to legal advice and representation is especially important for domestic violence sufferers and survivors, who may need anything from a temporary restraining order to assistance in child custody court. But the availability of subsidized legal aid and donated services in fields predominantly accessed by women, already low in the nation and in Santa Clara County, is in danger of further cuts.

Legal aid at the federal level has been cut since 1996, and many programs especially for women and immigrants are currently prohibited from being funded, including handling challenges to welfare laws, representing prisoners and undocumented workers, and handling certain types of domestic violence. The number of people who qualify for aid is also far higher than the number of people funded to receive it. Forty-five million low-income Americans meet the financial qualifications for LSC-funded representation, and LSC-funded programs strain to provide services to about 1.4 million of them a year.\textsuperscript{277}

Low-income women and families in Santa Clara County have few resources for legal assistance. A 1999 study by the San Jose Mercury News found that, while lawyers nationwide give an average of $60 annually in donations to nonprofit legal services, California lawyers gave only $30, and attorneys in Santa Clara County give a miniscule $6.\textsuperscript{278}

In the recession, legal aid services are threatened with additional reductions. The Santa Clara County office of Bay Area Legal Aid, a major provider of
legal aid to low-income domestic violence and family law clients, received two major county grants for its work, both of which the county may be forced to cut. The first grant comes from the Public Safety and Justice Committee of the County Board of Supervisors and is used to represent low-income women in domestic violence cases and in family law.279 This year the County is considering reducing all grants for legal aid programs, including this one, by 40%.280 The second is a grant from the County Social Services Agency to serve low-income and disabled people, which under the current recommended budget would be reduced from $46,833 to $36,785.281

Bay Area Legal Aid uses the Public Safety grant to serve about 100 family law clients per year, and the Social Services grant to serve 55 disabled clients as individual cases and about 450 more through outreach and community education. These two grants combined make up about 20% of the Santa Clara office's funding for staff attorneys, who are the attorneys providing legal aid and representation to clients in need.282 The Public Safety grant funds one of only two full-time attorneys representing domestic violence survivors in the Santa Clara office, so its elimination would cut services in half. These include services not available elsewhere that survivors need to rebuild long-term stability in their lives and their families' lives: full representation for custody issues, access to housing or public benefits, and more.

Recommendations and Best Practices

Evaluating best practices for reducing domestic violence and supporting battered women overall is beyond the scope of this report. Locally, the Support Network for Battered Women in Mountain View and Next Door in San Jose are demonstrated leaders nationally in the domestic violence prevention community. Organizations for women of various races include Asian-Americans for Community Involvement (AACI), Community Solutions/La Isla Pacifica in Gilroy, Asian Women's Home, Narika, Ujirani, and Maitri. In addition, the county has spearheaded an initiative to support immigrant women who are victims of domestic violence. Finally, a national pilot initiative to coordinate services and resources within a region called the Greenbook Project is being tested in Santa Clara County. See http://www.thegreenbook.info/santa_clara.htm for more information.

When the focus is limited to the relationship between domestic violence and employment, several practices can be identified by which employers can offer support to employees and families affected by this critical problem. The first step employers should take is to acknowledge that domestic violence is an appropriate and necessary issue to be addressed in the workplace. As discussed above, employees' ability to work is often impaired by domestic violence or abuse; in addition, the workplace itself may become dangerous for an employee if her batterer or a stalker tries to track or harass her there. Beyond the impact on women themselves, domestic violence impacts a firm's productivity. Domestic violence is a business issue.

Some of the initial steps employers can take to address domestic violence include:

- Develop a company policy on domestic violence. Where feasible, the policy should include authorization to change an employee's shift or work location, to improve security, and to take other measures necessary to ensure a safe work environment for employees threatened by domestic violence.
- Include a statement on domestic violence in the employee handbook affirming the employers' commitment to addressing the issue and detailing ways in which the employer can provide support to an employee dealing with domestic violence.
- Prominently post resource information, including domestic violence hotlines and contact information for local shelters.
- Train employees and managers on how to recognize and address domestic violence and abuse.
Incarceration

The number of women arrested and imprisoned has soared over the past decades and appears to be growing further in the recession. Low-income women, women of color, and domestic violence survivors are the most likely to be in prison, and incarceration has lifelong economic impacts on women, their families, and their communities, perpetuating the cycle of poverty.

The U.S. has by far the highest incarceration rate of any nation in the world, and women’s incarceration rate is now growing faster than men’s, in large part due to more severe penalties for drug offenses and to the increasing number of women who are engaging in illegal behavior in an effort to survive poverty. Women of color and low-income women make up the majority of female prisoners.

The United States has by far the highest incarceration rate of any country in the world. 2.1 million Americans are currently in prison, roughly four times the number of prisoners just two decades ago. By the end of 2001, 5.6 million Americans had been in federal or state prison, including both current and former prisoners – 2.7% of all adult Americans. From June 2002 to June 2003, the federal and state prison population grew by 40,983 people, the largest increase in four years, with women prisoners up 5.0% and men up 2.7%; the recession may well play a role in this increase. Though men make up the large majority (more than 90%) of the prison population, the proportion of women in prison is increasing; in the last two decades, women’s incarceration rates have grown twice as fast as men’s. Today there are almost a hundred thousand women in state and federal prisons.

This startling growth rate – a 1600% increase since 1970 – has affected the economic potential and family lives of hundreds of thousands of women. It has also put increased pressure on a prison system that was designed primarily for male inmates.

The growing number of women in prison is attributable in large part to increased enforcement of drug and nonviolent offenses, laws creating more severe penalties for drug offenses, and the increasing number of women who are engaging in illegal behavior in an effort to survive poverty, both of which have heavily impacted women. In the current system, women are usually imprisoned for property or drug crimes. As of February 2004, 54.7% of female federal prisoners had been sentenced for drug offenses, 10.5% for immigration offenses, and about 16% for various economic offenses; only 15.9% total were in prison for homicide, aggravated assault, kidnapping, weapons, explosives, arson, or sex offenses. Women being held in state prisons (nationwide) are 60% more likely than men to be there for a drug offense, 32% more likely to be there for a property offense, and 38% less likely to be in prison for a violent offense.

This means that the increased prosecution of various nonviolent, drug-related, and “quality-of-life” offenses (which include loitering, soliciting money, sitting or lying on sidewalks or benches, and similar activities which produce no concrete harm but may
be seen as undesirable), and mandatory sentencing have all had a tremendous impact on female incarceration. The number of female drug offenders in federal prison, for example, has continued to grow, reaching 70,009 in 2002, up from 35,398 in 1992 and 3,523 in 1971. In state prisons (for all states), between 1985 and 1996 alone the number of women incarcerated for drug crimes grew from 2,370 to 23,700; arrests for drug crimes increased by 95% for women and 55% for men.

Low-income women often feel as if there is no option but to engage in illegal behavior in an effort to survive poverty; undocumented labor, unlicensed street vendors or home businesses, small drug sales, homelessness, and sex work can all be grounds for arrest. Even women enrolled in welfare or food stamps programs are frequently portrayed and treated as potential criminals in the media and the general public. Because of the lack of options available for low-income women (especially women of color) trying to survive, women who are arrested and imprisoned are more likely to have very low incomes than either the general female population or than men in prisons. Among current prisoners nationwide, about 37% of women and 28% of men had incomes less than $600 per month when they were arrested. Once a woman has been convicted of a felony drug offense, she is barred for life from TANF cash aid, food stamps, publicly supported housing, and federal financial aid for college – perpetuating the cycle of poverty and increasing the chances she will land back in prison.

Nationwide, women of color and immigrants of color are the two fastest growing prison populations. For every 100,000 African-American women in the U.S., 352 are incarcerated. For Latinas, the rate is 148 per 100,000; for white women, 75 per 100,000. This racial disparity (which also exists for men) is rooted in a justice system whose underlying structure results in disproportionate effects at every level on both poor people and people of color. Women of color nationwide are more likely than white women to be arrested, to face more serious charges, to be prosecuted and convicted of those charges, and to be imprisoned rather than put on probation. In 1997, 44% of women in prison for a drug offense were Latina, 39% were African-American, and only 23% were white. African-Americans make up only 13% of drug users, consistent with their proportion of the U.S. population; yet 35% of those arrested on drug-related charges, 55% of those convicted, and 74% of prisoners for drug offenses are black.

Immigrant women, who are predominantly women of color, face an increasing threat of detention by the immigration system as well as the criminal justice system. In just three years (1995-1998), the number of women in INS detention doubled, due primarily to stringent new laws and penalties created by the Illegal Immigration Reform and Immigrant Responsibility Act of 1996 (IIRIRA). One promising practice to address some of these issues is Santa Clara County’s planned drug treatment program for state parole violators. This program offers an alternative to putting nonviolent parole violators back in state prisons, and provides the county with much-needed revenue. Up to 172 parolees will be housed at Elmwood for thirty days while they undergo drug treatment, and then will be released with follow-up monitoring and community treatment for 90 days. The state saves $1.6 million over the cost of incarcerating them in state prison, the county receives $3.7 million in revenue from the state, and the parole violators should receive treatment and support rather than being dumped back into prison.

The incarceration rate in California is even higher than in the nation. The number of women in state prison and in Santa Clara County jails has recently grown, possibly due to the economic climate. In California, the incarceration rate more than quadrupled between 1980 and 2000. This explosive increase placed California 6th in the nation for incarceration growth rates during this period. California now has a higher incarceration rate than any nation in the world (though several other states
are higher still): 626 of every 100,000 Californians are incarcerated, compared to 517 per 100,000 in the rest of the United States.305

10,329 women are being held in California state prisons as of April 2004, making up 6.4% of the prison population.306 The recession may be contributing to a recent increase in female state prisoners. As shown in the chart at left, the female prison population has begun to grow in the past two years, after falling during the peak years of the boom.a This trend seems likely to continue, as new admissions of women convicted of felonies grew by 11% from July-Dec 2003.307 (Note that changes in the prison population lag behind changes in the economic climate, since the prison population includes people arrested in previous years and still serving their sentence.)

The population of women in Santa Clara County jails shows a similar correlation with the recession, with less time lag since jail sentences are generally short. The number of women in Santa Clara County jails has been growing since late 2001, after declining for the previous four years; the number of men in jail has not grown during the recession.b

Currently there are 514 adult women in Santa Clara County jails, making up 12.5% of the population.309,310 Forty percent of women in jail are Hispanic, 33% are white, 18% are black, and 8% are Asian.311

The sections below describe some of the effects of imprisonment on women's family ties and economic status. The growth in women's incarceration during the recession means that more women will be subjected to these effects, with adverse consequences felt in the county and the state both now and years down the road.

Being convicted of and imprisoned for a crime harms employment prospects (for both women and men) – employers are legally permitted to discriminate against applicants who have been convicted of a felony, and many will refuse to hire ex-offenders for the rest of their lives. Imprisonment also reduces skills for negotiating life and work in the outside world, especially for those who enter as youth or young adults. Finally, programs to support low income women are denied for life to people convicted of a drug offense in California. California is one of 18 states that deny welfare benefits to drug offenders; people who have been convicted of a state or federal felony offense for using or selling drugs are subject to a lifetime ban on receiving cash assistance and food stamps. No other offenses result in losing benefits. These penalties contribute to the vicious cycle of poverty and imprisonment.

The majority of women in prison are survivors of abuse or domestic violence; among other contributing factors, battered women may commit economic or drug offenses while trying to survive or to escape their batterer. The increase in female imprisonment during the recession may be partly...

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a The number of women in state prison grew rapidly from July 1992 to July 1999, increasing by 81%, while the male prisoner population grew 54%. In 1999, near the height of the boom, this trend reversed as the number of women in state prison began to drop, falling 15% from July 1999 through January 2002, while male prisoners fell just 2%. However, in early 2002 the number of women prisoners again began to increase, and as of April 2004 has grown by 6%, while the male prisoner population grew 3%.

b During the later years of the boom, the number of women in jail had decreased, dropping by 29% from Nov. 1998 through Nov. 2001 while men in jail fell 11%. But from November 1, 2001 through Nov. 1, 2003, the number of women in county jails grew by 44%, while the number of men remained virtually the same. As of May 2004, slightly fewer women are in jail than last November; it remains to be seen whether this trend will continue. Over the longer term, the county jail does not show the explosive growth trends seen in state and federal prisons; both the female and the male populations have fallen slightly since 1992.
due to this phenomenon.

Roughly half of women in state and federal prisons have been physically or sexually abused during their lives, with 20-34% abused by an intimate partner as adults. Abuse is generally underreported in such surveys. Smaller, more in-depth studies have found much higher percentages; among female prisoners in California, a study found that 80% were survivors of abuse. 60% of women in the state's prisons reported being physically abused as adults, usually by a spouse or intimate partner.

Why are so many battered women imprisoned as offenders, rather than being treated as victims of a crime? Gilfus (2002) identified six pathways that lead battered women and girls to imprisonment, many of which involve women committing economic, drug, or “quality-of-life” crimes either at their batterers’ behest, or as part of their attempt to escape and survive apart from their batterer. Sexually abused girls often run away from home and engage in illegal activities to survive. To escape a batterer, women may be forced to live and work on the streets, where they are arrested for a host of nonviolent or victimless crimes, including offenses with which men are rarely charged such as solicitation, loitering and disorderly conduct. Women commonly are coerced into assisting their batterer in procuring or selling drugs, or may sell drugs to support themselves after escape. Battered women are also jailed for shoplifting, using stolen credit cards, check forgery, and similar “economic” crimes; a batterer may coerce a woman into helping with a crime, or she may need the money to support herself and her children after escape, or even before, as abusive partners may also steal a woman’s possessions and harass her until she is unable to hold a job.

High incarceration rates have an economic impact on families and communities, increasing financial burdens for women who are imprisoned and lack economic support upon release; are deprived of financial support from an imprisoned spouse or relative; or provide support for imprisoned family members or their children.

Children with incarcerated parents are deeply affected as well.

Prison separates families and communities and reduces the connections of the prisoners to friends and family outside. In addition to the emotional effects, families are deprived of the prisoner’s economic support. If a single parent is imprisoned, relatives (usually female) may have to shoulder the additional burden of supporting her or his children; if one member of a couple is arrested, the household income may be cut in half (or more), and the childcare burden increases. In addition to women prisoners, many more women are deeply affected by the imprisonment of a family member – husband or partner, father or mother, daughter or son. Communities with high rates of incarceration may suffer a loss of economic viability and social cohesion for the entire community.

Women in prison tend to be more isolated than men, both because of the physical structure of the prison system, and because they have fewer outside supporters. The preponderance of males in the prison system has resulted in women’s prisons being fewer and further apart than men’s. Women prisoners thus tend to be housed further away from their families and communities, both depriving them of support and, for mothers, creating transportation issues that make it difficult for their children to visit.

Women on the outside most often take on the role of primary support and caregiver for relatives behind bars. When a man is arrested and jailed, often his female relatives work to support him and keep his family going, including taking in children if he is a father. Imprisoned women tend to have less support. For parents in state prison (all states), 10% of mothers reported that their children were in the foster care system — an indication that they could not find a relative to take the child in — while only 2% of fathers had children in foster care. Nationwide, nearly 90% of children whose father is in prison live with their mother, but only 25% of kids whose mother is in prison live with their father. In many communities, women have formed support...
and advocacy organizations for mothers of prisoners, mothers of INS detainees, wives of prisoners, and so forth.

The incarceration of a parent affects the parent, the children, and often their friends and relatives as well. According to Human Rights Watch, more than two-thirds of all women prisoners have children under age 18, and the majority are single parents. As of 2000, 292,000 California children had a parent in state prison or county jail, and another 564,000 children had parents on parole or probation. Mothers who are arrested and detained may face difficulty providing for their children, and incarcerated mothers frequently lose custody of their children permanently because they were unable to attend family court hearings while in prison. Several state and county programs attempt to lessen the separation of incarcerated mothers from children. California’s Community Prisoner Mother Program (CPMP) permits eligible woman prisoners – those without violent felonies and who have never lost parental rights for a child – to transfer to and serve their sentence at a community-based facility where their children can live with them. The Mother Infant Care program (MIC) allows eligible women in California state prisons to serve out the remainder of their sentences in a halfway house while caring for their young children. Several state and county programs for woman inmates include Artemis, a series of classes addressing substance abuse and related issues for woman who are pregnant or have young children; and Parents and Children Together (P.A.C.T.) which includes parenting classes and weekly visits between mothers and their children.

Girls, especially girls of color, are increasingly likely to be arrested; involvement with the criminal justice system as a youth contributes to imprisonment as an adult. Incarceration of girls is also increasing in the recession.

Nearly half of female prisoners had their first run-in with the criminal justice system as juveniles. Girls are more likely than boys to be incarcerated for non-criminal offenses like running away, truancy, or simply being declared in need of supervision. Girls of color in particular tend to be labeled as offenders early on and processed by the criminal justice system rather than the child welfare and mental health systems. A report from the Ms. Foundation for Women indicates that among survivors of abuse, girls of color are more likely to be prosecuted as offenders, while white girls are more likely to be treated as victims and provided with services.

In 2000, roughly 1.3 out of every 100 girls in Santa Clara County were arrested for a felony or misdemeanor; just under one out of 100 were admitted to Juvenile Hall; and 1.5 out of 100 were on probation. Girls made up 16-19% of juvenile felony arrests and about 25% of misdemeanor arrests. Although the large majority of youth who are arrested remains male, a significant and growing number of girls are becoming entangled with the justice system at a young age.

Like the adult population, there are indications that the number and proportion of girls involved with the justice system is growing during the recession. 934 girls were admitted to the county Juvenile Hall in 2002, up from 833 in 2001 and 870 in 2000. 1,868 girls were on probation in 2002, also an increase from 1623 in 2001 and 1457 in 2000. The proportion of youth on probation who are female went up from 22.6% to 27.1%.

The county’s Juvenile Detention Reform Planning Committee, established in 2002, is currently working to reduce youth incarceration and the disproportionate detention of youth of color, and has seen considerable success in reducing the Juvenile Hall census. The Juvenile Detention Reform Initiative is led by Supervisor Blanca Alvarado and the Juvenile Detention Reform Planning Committee, and supported by the Annie E. Casey Foundation.

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*Within all juvenile probation programs in the county, 24% of participants are female. Programs with higher-than-average numbers of girls include domestic/family violence court (30% female), the screening intake and assessment unit (31% female), the restorative justice unit (31% female), and mental health court (32% female).*
Programs that help provide prisoners with the skills and support needed to avoid poverty and recidivism upon release are being cut due to budget shortfalls.

Although the state Corrections budget overall continues to grow, services that support female (and male) prisoners and help prepare them for economic and social survival upon release have been drastically curtailed. In Santa Clara County, for example, the WICS Lifemap program for inmates in the Elmwood county correctional facility provided prisoners with life skills, classes, support groups, mentoring, case management, and service referrals. It helped women in jail improve their skills and continued to support them after release. Lifemap served over 150 women in two years, but it was funded by the county, which was forced to eliminate the program in last year’s budget cuts. Lifemap was far from the only prison service program to suffer; according to a service provider, nearly all have been reduced or eliminated. Even a privately funded program – an effort by the Girl Scouts, which supported girls whose mothers were incarcerated – was eliminated because the prison could not fund a staff member to be present during the Girl Scouts’ visits.334

Few classes remain in the county facilities; those that still exist have 40-60 people per class rather than the former average of about 20, and not all women attend a program. Foundation funding generally for services to woman prisoners is also being cut, as well as city funding.335

Conclusion

Rising incarceration rates in the United States and California affect women both as prisoners themselves and as family of prisoners, with disproportionate impacts falling on women of color and their families. Incarceration is a major element of the cycle that traps women in poverty. As such, a crucial component of addressing low-income women’s needs is finding ways to reduce the prison population and to improve support so that prisoners are able to support themselves after release. In addition, the connection between women’s imprisonment to economics or to domestic violence means that solutions must extend beyond the prison system itself to include the need to work to eliminate poverty and to end prevalent violence against women.
Senior women have less flexibility to adjust to changes caused by the recession and are more vulnerable and isolated than other groups of women. The accumulation of years of economic bias also contributes to greater insecurity and poverty in old age.

Senior women experience greater poverty than men of the same age due to lower wages, less education, and longer lifespans.

Older women are more likely to experience poverty, are less likely to have pensions and have smaller pensions than men, in part the result of long-term effects of low-wage jobs. On average women in California receive $8,088 less in Social Security and pension payments than men annually.

This distinction also holds true locally: in Santa Clara County, women 65 and over living alone had a median income in 1999 of just $19,215 – far below the amount needed for self-sufficiency ($32,616), including income from Social Security and pensions, etc. Senior men living alone had a median income of $27,870 – still below self-sufficiency, but leaving men considerably better off. At the lowest end, senior women were 52% more likely than men to have incomes below poverty.

Currently, the average age for when a woman becomes widowed in the U.S. is 56. However, Social Security widow’s benefits are not available until age 60. The years between 56 and 60 are known as the “widow’s gap.”

In the US, over half of all unmarried elderly women spend at least a year in poverty. Fifteen percent of married women over age 65 spend a year in poverty, while 63 percent of women who have never married, 32 percent of women who are widowed, and 49 percent of divorced or separated women spend at least one year in poverty.

Women 65 and over tend to have less education than either younger women or senior men in Santa Clara County. Only 24% of senior women have a college degree, compared to 41% of senior men and over 50% of women aged 25-44. For senior women trying to escape a poverty-level income, this seriously limits their options for finding work.

Senior women are more vulnerable to health care cuts.

Seniors in general are on fixed incomes, so any increase in cost will affect them severely, as they rarely have ways to increase their income. Recent cost increases following the downturn include costs of prescription drugs and rising costs of user-fees on public transportation. An AARP study examined manufacturers’ prices for 197 drugs commonly prescribed to seniors, finding that medications’ average prices rose 27.6% from 2000 through 2003, nearly three times the rate of inflation during the same period.

The combination of increased poverty and rising costs may have pushed senior women’s employment rate up. During the downturn, even though seniors were losing jobs and spent more time looking for work, senior men and women’s employment rate increased (i.e. people stay in the labor force longer before retiring). Senior women are working more
than senior men, although employment for both is rising in California and the nation.\textsuperscript{344} This increase in the desire to work until later in life is due mainly to a loss of stock market savings, the desire to maintain health coverage, and a need to pay for rising health care costs.\textsuperscript{345}

The security of older women is also compromised by cuts in public spending. Recently government inspections performed by the state’s licensing bureau of facilities for children and seniors were cut in California due to budget constraints. Such lack of oversight increases the likelihood of abuse, mistreatment, and below-standard care.\textsuperscript{346}

Finally, as mentioned in the health care section, elderly women will bear the brunt of Medicaid cuts.\textsuperscript{347} Plans to increase co-payments, restrict eligibility, and freeze or decrease provider reimbursement rates would disproportionately affect elderly women for two reasons. Elderly women live longer than men and thus comprise a larger percent of people accessing long term care than men. In addition, because elderly women are far poorer, as users of long term care they are more likely to be insured through Medicaid. Looking at one service for seniors and disabled adults shows that women comprised two-thirds of the clients of in-home supportive care.\textsuperscript{348} Women clients would also be affected if payments to providers are cut. IHSS workers face potential wage cuts of 30% which would weaken the quality of in-home service as providers would work longer hours or leave the profession, or force them to seek institutional care (see health care section for more detail).
Immigrant women have lower incomes than men and US-born earners, yet receive fewer support services, due to both ineligibility and lack of information and access. Santa Clara’s large immigrant population makes this a serious problem for the county.

In Santa Clara County, working immigrant women often receive lower wages than either U.S.-born women or immigrant men and are more likely to lack health coverage.

As both immigrants and females, working immigrant women face a double penalty in the workplace, and thus have some of the lowest wages of any socioeconomic group. A 2000 survey of hourly wages in Santa Clara County found that women from Mexico earned a mean hourly wage of just $8.57 per hour — 21% less than Mexican-American men, 51% less than U.S.-born women, and 61% less than U.S.-born men. Immigrant Filipino women and Vietnamese women also earned less than either U.S.-born women or their male co-nationals.\(^{349}\)

Furthermore, immigrant women are among the most likely in California to lack health coverage.\(^{350}\)

Women from China and India earned somewhat more than U.S.-born women, probably due to higher educational levels and specific recruitment of workers from those countries for high-tech jobs. But they also faced the largest wage gaps of any nationality surveyed; women from China earned 35% less than men from China, and women from India earned 29% less than Indian men, while the gender wage penalties incurred by U.S.-born, Vietnamese, Filipina, and Mexican women were 23%, 17%, 14%, and 21% respectively.\(^{351}\)

Immigrant women and families are less likely to be eligible for support programs, leaving them with nowhere to turn in times of economic hardship.

Most children of low-income immigrants live in working two-parent or single parent households. These families are no more immune to crises such as unemployment and economic insecurity than are families headed by US citizens; in fact, they are often more vulnerable. But noncitizens are excluded from many of the services intended to support families in such situations.

Immigrant families are ineligible for CalWORKs unless they are “qualified immigrants” (that is, U.S. citizens, refugees or asylees, green card holders, and a few other special categories.) In addition, green card holders (i.e., lawful permanent residents) usually cannot receive CalWORKs within the first five years of their residency. Those who are not qualified immigrants are ineligible for Medi-Cal except for emergency and pregnancy-related services. Satisfactory immigration status of all family members is also a requirement for Section 8 housing assistance. In short, undocumented immigrants are excluded from family support programs, and even lawful permanent residents may be excluded or risk losing their green cards if they apply for cash aid, particularly during the first five years of their residency. This leaves many immigrant women and their families cut off from the safety net.
In recognition of this fact, many states have used state funds to provide TANF and health care benefits to legal immigrants who are subject to the five-year ban, those ineligible for funding if they have been here less than five years. Such services include health care, English classes, job training and TANF. In 1997, California took the lead in the country by establishing a state food assistance program for documented immigrants who were cut off from federal food stamps. In 2001, the governor made this benefit permanent.

Still, immigrants, especially women, are much less likely to benefit from such services. Noncitizen immigrants make up about 19% of the county’s population, but only 9% of CalWORKs recipients. A 1998 survey of immigrant woman welfare recipients in the county concluded that “immigrant women on welfare face extreme hardships on a variety of fronts. Our participants described severe overcrowding in their homes, not feeding their families staples like eggs, milk, fruit or meat, cycling in and out of temporary jobs that provide no benefits or workplace protections, being abused by partners or spouses and lack of supportive networks.”

Accurate information about support services is often not accessible to immigrant women. Either because it is not in their native language or is not available in locations and formats they can readily find, immigrant women face a lack of access to information that prevents them from fully participating in public programs. For example, even if they are eligible, noncitizen immigrants often avoid support services like food stamps altogether, because of concerns about their documentation or worries that if they use public services they will be labeled a “public charge” and denied a green card, or have their green card taken away. Receipt of most non-cash benefits such as food stamps and Medi-Cal services (other than long-term care) does not, in fact make an immigrant a “public charge.” But confusing and inaccurate information can easily lead immigrants to believe that it does. In other cases, immigrant women have few resources to find out that services exist; in a county survey, three-fifths of female immigrant CalWORKs recipients did not receive any of the available CalWORKs job-support services such as training and childcare. The study concluded that immigrants frequently “receive notices written in English that they can not read, are not properly informed of CalWORKs requirements, are not given complete information and are not given the services that they need to locate stable jobs.”

Even when immigrant women can access support services, the programs may not meet their needs because program structures do not take into account cultural and linguistic differences.

CalWORKs: Immigrant women participating in CalWORKs have difficulty with the work first requirements, which do not allow them to take needed ESL classes before looking for a job. Yet for workers without English skills, living-wage jobs – or, in the economic downturn, any jobs at all – are often unavailable. Focus groups of female immigrant CalWORKs recipients in the county identified lack of time for learning English and job skills as a major failing of CalWORKs and a barrier preventing them from finding permanent work. Those who are pre-literate or semi-literate in their native language face particular difficulty, as they must learn both a new language and basic literacy skills. Five years is not long enough for many immigrant women to obtain the necessary English ability and job skills, especially if they are required to spend most of their time working at a low-paying, dead-end job. As a result, immigrant women may reach their five-year time limit and still lack the ability to secure self-sufficient employment.

Childcare: Immigrants in the county are twice as likely as the U.S.-born to have an unmet need for childcare, according to one survey. For immigrants,
the general shortage of quality, accessible childcare in the county is compounded by lack of cultural and linguistic competency. Immigrant parents frequently cannot find a childcare provider with whom they can communicate well. Even if there are no linguistic barriers, immigrant parents frequently do not believe that childcare centers provide adequate care. Immigrant women are also less likely to have extensive social networks on which they can depend for informal childcare. This makes matters especially difficult for the many immigrant parents who come from cultures where childcare is normally provided by relatives or close friends. In addition, childcare centers are rarely open nights and weekends, making them inaccessible for parents working nonstandard shifts. Lack of childcare also makes it more difficult for immigrant mothers to learn English; very few ESL classes provide organized childcare options or family ESL (in which the entire family can participate in the class).  

Domestic violence services: The issues surrounding domestic violence are complex and differ for different immigrant cultures. Immigrant women are often unfamiliar with domestic violence laws in the United States and do not know where they can go for help. They may also fear the legal and financial consequences of seeking support, leaving their partner, and especially of getting involved in the legal system. Low-income immigrants, like other low-income women, often are forced to remain with a batterer because of their financial circumstances; but immigrant women grapple with the additional threat that reporting an undocumented partner as a batterer may lead to his deportation, depriving their children of his financial and emotional support. Furthermore, although some noncitizen immigrant women are covered under the Violence Against Women Act, it does not protect immigrant women who lack proof of marriage to a U.S. citizen or lawful permanent resident, making them and their children vulnerable to abuse by a partner with no legal recourse.  

Santa Clara County’s large immigrant population and diversity of cultures create a considerable challenge for organizations trying to provide culturally competent domestic violence prevention and support services. It is thus difficult for immigrants facing domestic violence to find appropriate help. For many female immigrants, immigration law threatens their work and home stability, makes it difficult to provide for their children, and may expose them to potential harassment or abuse. The constant threat of INS detention or deportation for undocumented immigrants and even legal residents weighs heavily on immigrant mothers, who must be prepared at a moment’s notice to decide how best to provide for their children if they are detained. The INS can use a woman’s children to coerce her into agreeing to voluntary departure or other actions, for fear of not being allowed to be with her children. Female immigrants, especially the undocumented, may face harassment or even sexual assault from Border Patrol and INS agents, who hold an enormous amount of power over the women’s lives. Women who are not proficient in English are at a grave disadvantage in the justice system, be it civil, criminal, or immigration law. In state prisons, for example, translation services in women’s prisons are insufficient, and women needing health care must write out their medical concerns, which many immigrants may find difficult even if they have a functional oral knowledge of English. In addition, unscrupulous employers manipulate immigration law to prevent female and male employees from objecting to unsafe or discriminatory working conditions, by threatening to

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69 Immigrant women
turn in undocumented workers, revoke the visas of temporary workers, and similar tactics.

Immigrant women have little support when struggling to overcome the combination of immigration law, criminal law, and gender-based intimidation or abuse. In 2004, two immigrant women survivors of domestic violence were released after years in California state prison – only to face deportation. Maria Suarez, sold at age 16 as a sex slave to a 68-year-old man, was convicted of murder for hiding the weapon which a neighbor used to kill him. In 2003 she was released after 22 years in prison, and is now being held in an immigration center pending deportation hearings. Rosario Munoz was granted parole by Gov. Schwarzenegger after 16 years in prison for shooting her husband’s girlfriend after years of abuse by her husband (who allegedly was her intended target). No evidence of battering was presented at her trial, and she plead guilty. Upon release from prison she was immediately deported to Tijuana. In these and many other cases, current immigration law puts power over women’s lives and livelihoods in the hands of partners, employers, and enforcement officials, any of whom may use that power to intimidate, coerce, or abuse immigrant women.

Naturalization assistance and education services for immigrants are being cut or eliminated.

Immigrant women can overcome some (though certainly not all) of the disparities they face by becoming U.S. citizens, but access to citizenship papers and support has increasingly been curtailed. In Santa Clara County, severe budget cuts have reduced or eliminated naturalization assistance, community education, and other services for immigrants. A report to the Human Relations Commission of Santa Clara County found that due to loss of funding “Santa Clara County is losing its capacity to provide citizenship services to low-income immigrants in the county. As a result, immigrant access to the federal safety net, access to federal jobs, family reunification, diverse jury pools in Santa Clara County, and electoral representation are all suffering.” Cuts have included the elimination of funding for the Citizenship Consortium, which assisted low-income immigrants in becoming citizens, and reduced funding to other agencies serving immigrants including Sacred Heart Community Services, SIREN, Asian Law Alliance, the Gilroy Citizenship Project, and IRCC. Most of these agencies received funding from the State of California Naturalization Services Program, which has also been eliminated, so they have been hit doubly hard. Services to help immigrants become citizens have been drastically curtailed, with capacity reductions in the range of 60-90%. At the same time, the application for citizenship has gone from four pages to ten pages, and the fee has grown from $95 to $390. The path to citizenship for immigrants in the county is becoming complex and filled with barricades.
Data availability

Data on women’s experiences is often not available.

Examining information on the current economic outlook, employment, wage, or occupational trends at the county level is nearly impossible. As a result, data must either be purchased from the state or hours of time must be invested in researching basic economic questions. The Women’s Bureau at the Department of Labor in particular has had mandates to cut programs and remove information from its web site. The following list details the data sources available for local economic data on women, and the limitations for timely county-level analysis of the disparities between women and the effects of recent changes.

1. California, Employment Development Department: County-level data on employment and unemployment by industry monthly; county level annual data on occupations and wages. No data available by race or gender. Currently, only race and gender for county data available is the 2000 census data, provided in a spreadsheet by employment number and race, with no wage data.

2. The Bureau of Labor Statistics does have data available by state for unemployment, full-time and part-time work, and simple occupational and industry data by gender. No detailed industry or occupational data by gender at the state of county level.

3. The National Compensation Survey provides national level data on benefits, NOT disaggregated by gender.

4. Neither of the county’s two Workforce Investment Boards tracks job placements by wage and gender.

5. The CalWORKs office does track program support and job placement and retention by individual and by gender—great resource.

6. Even more concerning than the difficulties in acquiring available data, perhaps, is the denial of information that challenges or disproves political assumptions, or the willful burying and destruction of that data. Recently, the Bush Administration became concerned that abstinence-only programs for teenagers failed to perform equal to or better than sex education campaigns. The administration instructed the US Center for Disease Control to stop gathering data that demonstrated the failure of abstinence-only programs. He also required them to drop a project identifying the sex education programs that were effective in controlling teenage pregnancy, after the administration found that none of the successful ones were “abstinence-only”.

7. Data on the homeless population is notoriously difficult to collect. The current primary source of data is an annual survey by the Council of Mayors which does not typically include San Jose. The city of San Jose plans to survey the homeless population in the summer of 2004 to supplement information last gathered in 1997.

8. Recent census data has made available for the second time information on gay and lesbian
couples as “unmarried households”. However, because of the design and structure of the survey, same-sex partners may have been undercounted by 16-19%. The Institute for Gay and Lesbian Strategic Studies offers valuable recommendations for improving the design of the census and outreach to better include gay and lesbian couples. Underreporting of the gay community also results from the fact that gay adults may not be co-habiting with another person, and the census is not designed to identify sexual preference for all adults.

9. One of the key sources of data for women regionally and nationally has been the Women’s Bureau of the Department of Labor, which faces budget cuts and pressure to reduce its role under new Bush mandates to address women’s disparity at the regional level. First, the Bureau has removed information previously available on their web site. A report by the National Council for Research on women notes that “more than 25 fact sheets and statistical reports” from the Bureau of Labor Statistics’ Women’s Bureau Web site “on topics ranging from ‘Earning Differences Between Men and Women’ to ‘Facts About Asian American and Pacific Islander Women’ to ‘Women’s Earnings as Percent of Men’s 1979-1997’” have been removed.

Second, the removal of this information was preceded by a proposal on the part of the Bush Administration to close the 10 regional offices of the Women’s Bureau, later withdrawn.

Despite these pressures, the Women’s Bureau continues to serve as a regional force both in offering timely information and piloting projects to improve women’s economic outcomes (see best practices, below, and in wage gap subsection).

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**Recommendations and Best Practices**

1. Work with the Employment Development Department to publish unemployment data and industry data by gender at the county level.
2. Work with the county’s two workforce investment boards to track client outcomes by gender, wage, occupation, industry, and job retention.
3. Work with the Women’s Bureau to improve level of detail for industry and occupational data in Geographic Area Profiles of the Bureau of Labor Statistics.
4. Increase federal tracking and monitoring of outcomes by gender of federally funded programs.
5. The decennial census is the predominant source of county-level data. A recent addition to their web site offers a new, rich opportunity to analyze occupational, industry, and earnings differences between men and women.
6. The American Community Survey may have the capacity to provide more timely local household data, similar to census data, annually or every other year. The most recent data provides a comparison between 2000 and 2002 for the county and the state. The program is pending federal funding.
7. The regional Women’s Bureau locally is involved in a series of initiatives to close the wage gap and improve women’s economic opportunities. These projects include: Online Learning for Single Mothers, Group Electronic Mentoring in Nursing, Girls Electronic Mentoring in Science Engineering and Technology, and Wi$e Up (an online financial education curriculum for Generation X women, Women with Disabilities Entrepreneurship Project and Employer Driven Older Worker project).
8. Locally, the Billy DeFrank Center is beginning an update to the Needs Assessment they conducted in 2000. This will provide timely comparative data on issues facing the LGBT communities in Santa Clara County.
Conclusion

In this flood of hardships affecting nearly every aspect of their lives, low-income and working women in Santa Clara County are struggling to stay afloat. The findings above confirm that women in the Valley have borne the brunt of the recession's impacts and the inadequate public response. When the combined impacts of the recession and policy changes are considered, two trends emerge: first, women face lower incomes and higher costs of living as the market fails to meet their needs; and second, public policy changes, rather than helping, threaten to make women even worse off.

High unemployment, rising costs, and falling wages mean than more and more women can no longer make ends meet. Santa Clara County's women have high unemployment rates, are less likely than men to receive jobless benefits, and are nearly three times as likely to exhaust those benefits. Even if they can find a job, women are paid less than men across the board, with working women in California earning only 82% of what men earn. These factors contribute to the feminization of poverty, as women occupy lower quality jobs with lower wages and fewer benefits. Unionization is one of the most consistently successful strategies for improving women's wages, but the number of union jobs in the U.S. has been declining in the last 20 years.

At the same time, women's costs of living continue to climb. The cost of childcare in Santa Clara County has more than doubled since the mid-1990s. The cost of health insurance has soared, especially as dependent care benefits are being cut. Santa Clara now has the highest rents in the state, with women more likely than men to be renters. Even public transit fares are up. Women's incomes have fallen, their costs have risen, and as a result, low- and moderate-income women in the county are not making enough to meet their basic needs.

Just when women most need support, the safety net is unraveling. Instead of expanding to meet the rising demand, state and federal governments are cutting funds for health care, education, employment training, childcare, and many other essential human services. Most of these cuts disproportionately affect women and families. For example, elimination of child care funding may make it almost impossible for women to remain off of welfare and hold down a job, while reductions in housing vouchers and health care further undermine safety net programs accessed mainly by women and their children. The county’s high cost of living means that many low-income families are not eligible for support in the first place; more than 39% of families headed by single women in Santa Clara do not make enough to cover their basic needs, yet only 11.5% are below the official poverty line, leaving roughly 40,000 single women and their families out in the cold.

Each woman is uniquely affected by this combination of trends, and different socioeconomic groups of women are affected in different ways. Latinas are more likely to lack health insurance, rely on Medi-Cal, be unemployed, and live in poverty or below self-sufficiency than white women. Lesbian women are less likely to have health insurance than heterosexual women. Senior women receive lower...
Social Security and pension benefits than men, and make up the majority of those needing nursing home or in-home support services. For many Santa Clara women, the intersection of gender with other demographic characteristics intensifies the blow from the recession.

Although progress has been made, women in the United States still face political disempowerment and often lack an effective voice in the political process. This lack of political power is one of the factors that causes so-called “women’s issues” like childcare and domestic violence to be devalued or removed from the public sphere – contributing to women’s poverty. Current trends in voting, one aspect of political participation, suggest that women’s influence may be declining even more as women become detached from the political process. Although historically women in the U.S. have been slightly more likely to vote than men (after women gained the vote in 1920), in the last few years, a disturbing new national trend has emerged in which many unmarried women no longer vote. An estimated 22 million single women who were eligible voters did not vote in the 2000 presidential election, and 16 million of those did not even register to vote. Single women are increasingly seen as the “swing group” of voters for the 2004 presidential election.

The election-year focus on single female voters, coupled with the increasing economic pressures on women, represents an opportunity to re-engage women in the political process – not just going to the polling place, but also becoming involved in defining their own needs, coming up with solutions, and working together to implement those solutions. In the summer of 2004, the Cardea Project plans to combine a survey of women’s needs with a voter registration drive. The survey will enable low-income women to describe the effects of the downturn in their own words and to prioritize their needs in Santa Clara County. Volunteers drawn from low-income communities will administer the survey, offering women an opportunity to develop organizing skills and take leadership in this project.

In addition to analyzing the disparities among men and women and the differences between ethnicities and for senior women and lesbian women, this report offers initial recommendations and best practices from around the country. A second report, co-sponsored by the Commission on the Status of Women and currently planned for August 2004, will evaluate a broader set of best practices. This second report will also include the initial findings from the Cardea Project survey of low-income women’s needs, communicating the voices of some of the women currently falling through the gaping holes in the safety net.
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Organizational Backgrounds

Working Partnerships USA (WPUSA) was formed in 1995 as a collaboration among community-based organizations to develop institutional and public policy responses to the negative impacts of the Silicon Valley’s new economy on working families. We endeavor to accomplish our mission both by bringing a much wider range of voices to the table in discussions of economic development strategies, workforce development and employment policy, and by designing programs to reduce inequity and improve the security and quality of living of working families in the New Economy.

The Office of Women’s Advocacy (OWA) opened its doors in August 1998 to promote special programs and activities that support and encourage the success of women and girls in their personal, family, community and professional lives. The office has sponsored a number of projects and events drawing together a wide range of women leaders and advocacy organizations, including projects sponsored by the Three Guineas Fund. The Women of Silicon Valley and Women 2000 and Beyond both used reports to stimulate discussion and action to address challenges facing women and girls in the Valley.
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69 NELP "Between a Rock and a Hard Place" supra.
71 NELP "Women, Low-Wage Workers and..." supra.
72 Ross and Mitchell supra.
73 National Employment Law Project "Women, Low-Wage Workers..." supra.
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Recently, Davis proposed reducing reimbursement rates by 5%, which was declared illegal. Governor Schwarzenegger is appealing the decision.


Endnotes
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145 Census P50, Sex by occupation for the employed civilian population aged 16 and over; CPS analysis, author, 2002-2004.

146 Census 2000

147 In 1999, 12% of working men and 26% of working women worked 1-34 hours/week. U.S. Census Bureau, "P47. SEX BY WORK STATUS IN 1999 BY USUAL HOURS WORKED PER WEEK IN 1999 BY WEEKS WORKED IN 1999 FOR THE POPULATION 16 YEARS AND OVER [49]." Census 2000 Summary File 3 (SF 3) - Sample Data. Extracted by Louise Auerhahn using American FactFinder, March 24, 2004. Between 33% and 42% of men and 42% of women over 15 in each city work non-full-time jobs, while 44% to 54% of women do so.

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Endnotes
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